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1984

Eleventh
Annual Report

State of Tennessee
Department
of
Financial Institutions

W. C. Adams
Commissioner

STATE OF TENNESSEE
DEPARTMENT OF FINANCIAL INSTITUTIONS
SECOND FLOOR, JAMES K. POLK BUILDING
506 DEADERICK STREET
NASHVILLE, TENNESSEE 37219-5384
(615) 741-2236

W. C. ADAMS
COMMISSIONER

April 15, 1985

The Honorable Lamar Alexander
Governor, State of Tennessee
Tennessee Executive Chamber
Nashville, Tennessee 37219

Dear Governor Alexander:

As Commissioner of Financial Institutions, it is my privilege to present the Eleventh Annual Report of the Department of Financial Institutions.

Throughout 1984, Tennessee bank deposits showed moderate to strong growth with year-end commercial bank deposits 10 per cent ahead of the $22 billion year-earlier level.

Due to changes in the banking structure in Tennessee, including mergers, conversions of state banks to national charters, and eleven bank failures, the total number of state-chartered banks declined last year from 262 to 235, a 10 per cent decrease. Deposits of state-chartered banks decreased slightly from $12.8 billion at the end of 1983 to $12.5 billion at 1984 year-end.

Although the number of state-chartered credit unions decreased by ten last year due to mergers, total assets increased over 17 per cent, from almost $1.2 billion to $1.4 billion by the end of 1984.

The number of state-chartered savings and loan associations decreased from 19 to 14 in 1984 for a 26 per cent decrease due to conversions of state to federal charters and the closing of three state associations. Total assets of state associations decreased from $524 million to $433 million. The number of industrial loan and thrift company offices increased 2.6 per cent from 422 to 433.

It is likely that competitive pressures on Tennessee banks will intensify in the coming year, but the strong performance of the State's financial services industry should make Tennessee financial institutions viable competitors in the interstate market.

I believe the information contained in this Eleventh Annual Report will be most interesting.

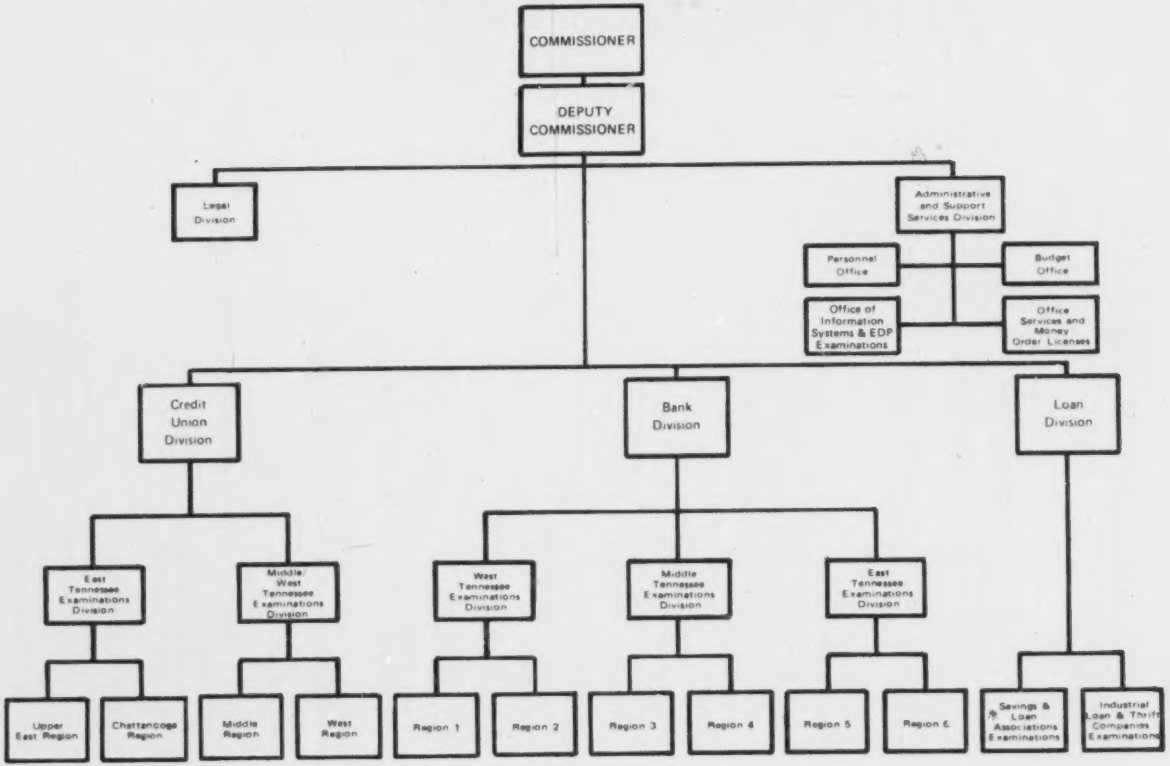
Sincerely,

W. C. Adams
Commissioner

TABLE OF CONTENTS

	Page
Organizational Chart	iv
Staff of the Department of Financial Institutions	1
Legal Banking Holidays	3
SUMMARY OF DEPARTMENT LEGISLATION	
Enacted Legislation 1984	4
Proposed Legislation 1985	7
BANKS	
New State Banks Formally Opened in 1984	10
State Banks Merged in 1984	10
New State Branches Formally Opened in 1984	11
Name Changes in 1984	13
State Banks Purchased and Assumed in 1984	14
State Bank Capital Stock Changes in 1984	15
Statement of Condition	16
Selected Operating Ratios	34
Rank by Total Assets	43
Largest Commercial Banks By Deposit Size	48
Multi-Bank Holding Companies in Tennessee	49
Single Bank Holding Companies in Tennessee	51
County Banking Profile	57
Comparative Statement of Condition	60
Distribution of Assets: Recent Trends	63
Distribution of Liabilities: Recent Trends	63
Selected Composite Ratios: Recent Trends	64
Comparative Statement of Income	65
CREDIT UNIONS	
New Charters and Mergers	68
Liquidations	69
Credit Union Name Changes	69
Statement of Condition	70
Rank by Total Assets	79
Comparative Statement of Condition	86
Various Averages (Peer Group)	88
Selected Credit Union Data: Recent Trends	90
SAVINGS & LOAN ASSOCIATIONS AND INDUSTRIAL LOAN & THRIFT COMPANIES	
Saving and Loan Conversions	92
Statement of Condition	93
Rank by Total Assets	94
Composite Report Industrial Loan and Thrift Companies:	
All Companies	96
Loans Made Under $300	97
Loans Made Over $301	98
GRAPHICAL PROFILES	
Selected Assets and Liabilities of State Banks	100
Selected Assets and Liabilities of the Average State Bank	101
Number and Average Assets of State Credit Unions	102
Selected Assets and Liabilities of State Credit Unions	103

Tennessee Department of Financial Institutions



STAFF OF THE DEPARTMENT OF FINANCIAL INSTITUTIONS

W. C. (Billy) Adams, Commissioner
Talmadge B. Gilley, Deputy Commissioner
Colman B. Hoffman, Assistant Commissioner
Kathryn R. Edge, Staff Attorney
Tina Cavender, Administrative Secretary
Sylvia Mitchell, Administrative Secretary

ADMINISTRATIVE AND SUPPORT SERVICES DIVISION

Harry P. Linn, Assistant Commissioner
Helen B. Johnson, Personnel Analyst
Sheila Street, Administrative Services Assistant
Wanda E. Smith, Administrative Services Assistant
Barbara A. Jones, Word Processor Operator
Fellisha Deering, Secretary
Debra L. Toney, Secretary
Linda H. Vetitoe, Secretary

EDP Examination
William B. Wooten, Director
Lowell Hunt, EDP Examiner
Donna Warren, EDP Examiner

CREDIT UNION DIVISION

Oliver G. Barnett, Assistant Commissioner
Thomas N. Fisher, Director
Barbara Sawyer, Administrative Secretary

Division Managers
William P. Bryan, Middle/West Division
William T. Lisle, Middle/East Division

Examiners
Frank G. Bale
Karen E. Catron
Donald F. Campbell
Paul L. Foster
Reece B. Martin
Bill K. Reed
Joel S. Ross
John R. Shires
Norman D. Stewart
Samuel J. Sullivan, III

BANK EXAMINATION DIVISION

Louise H. Johnson, Assistant Commissioner
Mark McDowell, Bank Analyst
Yeolanda Dowlen, Administrative Secretary

Division Managers
R. Douglas Baker, West Division
Joe B. Hollis, Middle Division
Kenneth Kelley, East Division

Regional Supervising Examiners
Dennis R. Cheatham
James S. Douthit
Claude N. Huff, Jr.
Chester Justice, Jr.
Jimmy G. Taylor
James R. Williams

Examiners
Joe Phillip Boaz
Marian Brothers
Derek L. Carrier
William A. Cave
Sallie S. Diehl
Curtis F. Faulkner
Vonzille W. Finch
Phillip B. Fry
Irving B. Ginsburg
James R. Halford
Louella Hensley
Kenneth R. Hensley
Lance C. Hogelin
Mary Hunt
Herman T. Lewis
Coleen K. McCormack
Danny N. Nolen
Michael G. Powell
Donald Richardson
Kenneth R. Roberts
Shirley D. Sanderson
Vivian Y. Scruggs
Dennis H. Shipp
Bobby Y. Taylor
Sherry F. Threet
Vickie C. Wallace
Jerry L. Webb
Harrison White, Jr.
Susan A. Wilson

LOAN DIVISION

Will T. Hamm, Assistant Commissioner
Edward N. Yager, Director
Paula J. Cagle, Administrative Secretary

Supervising Examiner
Harold K. Borum

Examiners
Thomas K. Blalock
Bernard A. McCray
Mary S. Nicely
Joel W. Ogg

LEGAL HOLIDAYS

New Year's Day	January 1
Martin Luther King's Birthday	Third Monday in January
George Washington's Birthday	Third Monday in February
Good Friday	Friday Before Easter
Memorial Day	Last Monday in May
Independence Day	July 4
Labor Day	First Monday in September
Veterans' Day	November 11
Thanksgiving Day	Fourth Thursday in November
Christmas Day	December 25

When any of these days shall fall on Sunday then the following Monday shall be substituted; and when any of these days shall fall on Saturday, then the preceding Friday shall be substituted.

1984 DEPARTMENT LEGISLATION

PUBLIC CHAPTER #513

This Amendment abolishes the "industrial bank" in Tennessee and requires all existing industrial banks to either convert to industrial investment companies, industrial loan and thrift companies or be liquidated and dissolved.

PUBLIC CHAPTER #538

This bill amends T.C.A. Title 9, Chapter 5, Part 2 relating to collateral for State deposits. The bill requires that the State Treasurer evaluate the **market value** of all collateral pledged for each depository in determining the adequacy of the security. The bill also reduces from 24 to 12 the maximum number of Tennessee banking institutions which may be designated as trustee for collateral for state deposits.

PUBLIC CHAPTER #544

This bill amends Title 66, Chapter 29 relating to the Uniform Disposition of Unclaimed Property Act. This law changes the standard used to determine which of a holder's unclaimed accounts should be reported to the State of Tennessee and which should be reported to other states. The new standard requires reporting based primarily on the owner's last known address.

PUBLIC CHAPTER #555

T.C.A. §45-2-1303 is amended to allow a bank to create and operate branch banks in any county where a branch bank, office or agency of that bank was operated on April 6, 1925. This bill allows the Tipton County Bank to branch in all counties where its offices are located.

PUBLIC CHAPTER #558

This law makes state and federally-chartered savings and loan associations doing business in Tennessee subject to an excise tax equal to 6 per cent of the net earnings for the next preceding fiscal year for business done in Tennessee.

PUBLIC CHAPTER #570

This bill allows a bank located in any county in the State to purchase assets and assume liabilities of a closed bank and operate it as a branch.

PUBLIC CHAPTER #571

T.C.A. §45-2-1305 is amended to be consistent with T.C.A. §45-2-1309 and provides for notice to dissenting shareholders of both banks involved in a merger.

1984 DEPARTMENT LEGISLATION

PUBLIC CHAPTER #572

Title 45, Chapter 5 of T.C.A. is amended to require that outstanding letters of credit and documentary drafts be reported in the financial statements of the financial institution.

PUBLIC CHAPTER #573

T.C.A. §45-2-1102 and §45-2-1105 are amended to restrict the sale and purchase of classified assets and loan participations by state banks and bank holding companies to other state banks and bank holding companies without prior approval by the Commissioner.

PUBLIC CHAPTER #618

T.C.A. §45-2-406 is repealed. The old law provided that when approved as depositories of public funds, banks and S & L's may accept deposits of public funds and may make loans to local governments provided that the interest rate is determined by competitive bidding between two or more authorized depositories. The repeal of this law eliminates the competitive bidding between depositories to determine the interest rate to be paid and removes the conflict of interest exemption for insiders of depositories who are also insiders of the governmental entity seeking to deposit public funds.

PUBLIC CHAPTER #624

T.C.A. §45-2-901 and §45-2-905 are amended to set out new requirements for opening safe deposit boxes upon the death of the lessee.

PUBLIC CHAPTER #626

This bill amends T.C.A. §45-3-105(7) by authorizing savings and loan associations to maintain and let safe deposit boxes in the same manner as banks are authorized to do.

PUBLIC CHAPTER #627

This bill amends T.C.A. §9-1-107 which deals with the authority to invest or deposit public funds in S & L's. The new law authorizes deposits in excess of the limits of insurance on such accounts where the collateral given is of the character set out in §9-5-209 (government bonds), an irrevocable letter of credit issued by the FHLB of Cincinnati, or a promissory note secured by a first mortgage or a first deed of trust on residential real property, located in Tennessee.

PUBLIC CHAPTER #628

T.C.A. §9-5-305 is amended by providing that the State of Tennessee may deposit public funds in an S & L without requiring bond or security if the FHLB of Cincinnati issues an irrevocable letter of credit of such S & L in an amount at least equal to such deposit.

1984 DEPARTMENT LEGISLATION

PUBLIC CHAPTER #632

This law requires the department to report criminal violations of the banking law to the Tennessee Bureau of Investigation as well as the local District Attorney General.

PUBLIC CHAPTER #668

This bill extends the existence of the Department until June 30, 1985.

PUBLIC CHAPTER #691

Title 45, Chapter 2 is amended to enable a bank or trust company in Tennessee acting as a fiduciary to designate an affiliate bank or trustee as substitute fiduciary.

PUBLIC CHAPTER #696

T.C.A. §45-2-306 is amended to require that stock transfer books of a bank show the name and residence and number of shares held by each stockholder; and all transfers of stock stating the date when made, the number of shares transferred, and to whom and from whom shares were transferred. Such notification and recordation or ownership of bank stock on the books of the bank will be necessary prior to a stock transfer becoming effective.

PUBLIC CHAPTER #697

This bill amends T.C.A. §45-3-108 by making T.C.A. §45-2-103 which requires approval of the Commissioner relative to change of ownership applicable to state-chartered S & L's.

PUBLIC CHAPTER #698

T.C.A. §45-5-502 is amended to provide for an increase in the examination fee of industrial loan and thrift companies from a maximum of $125/day to $175/day up to a maximum of 6 days or $1,050. T.C.A. §45-5-203 is amended by increasing the annual inspection fee from $200 to $300.

PUBLIC CHAPTER #705

T.C.A. §1-3-105 and §45-3-102 are amended to define a "savings and loan association" to include a building and loan association, a federal or state savings and loan association, a federal savings bank, and any other financial institution the accounts of which are insured by the FSLIC.

PUBLIC CHAPTER #714

This bill amends several sections of the Code relative to credit union mergers and Volunteer Corporate Credit Union.

1984 DEPARTMENT LEGISLATION

PUBLIC CHAPTER #715

This law amends several sections of the Credit Union Code relative to State Credit Union Share Insurance Corporation (SCUSIC) and credit unions' reserve fund for contingencies.

PUBLIC CHAPTER #947

T.C.A. §10-7-301, §10-7-504 and §10-7-508 are amended relative to public records. Any public record determined to have historical value and in existence more than 70 years shall be open for public inspection with certain exceptions unless disclosure of the record is specifically prohibited by federal law.

1985 PROPOSED DEPARTMENT LEGISLATION

Sale of Classified Loans

This bill would amend T.C.A. §45-2-1102 to provide that a state bank may not sell or participate classified loans to nor purchase such from another financial institution without the prior approval of the Commissioner.

Cross-Industry Conversion

This legislation would allow a bank or savings and loan association to convert its charter in order to do business as another type of financial instituiton.

Credit Union Late Fee

This bill would amend T.C.A. §45-4-1102(c)(2) to increase the fee for late payment of the credit union supervision fee from $5.00 to $50.00 per day.

Money Order License Fee and Registration

This bill would make the state money order license fee and registration requirements applicable to out-of-state financial institutions doing a money order business in Tennessee.

BANKS

NEW STATE BANKS FORMALLY OPENED IN 1984

DATE OPENED	NAME OF BANK AND LOCATION
05-01-84	Bank of Bellevue Nashville, TN
06-15-84	Farmers Bank of Lawrence County Lawrenceburg, TN

STATE BANKS MERGED IN 1984

DATE	
02-07-84	Bank of Knoxville, Knoxville, merged with Third National Bank, Nashville
02-07-84	Bank of Sevierville, Sevierville, merged with Third National Bank, Nashville
03-01-84	First Tennessee Bank, Dyersburg, merged with First Tennessee Bank, N.A., Memphis
03-01-84	First Tennessee Bank, Jackson, merged with First Tennessee Bank, N.A., Memphis
04-01-84	Citizens Bank of Hendersonville, Hendersonville, merged with Nashville City Bank, Nashville
04-07-84	Union Planters Bank of Nashville, Nashville, merged with Union Planters National Bank of Memphis, Memphis
05-01-84	First Tennessee Bank, Jonesboro, merged with First Tennessee Bank, N.A., Memphis
05-01-84	First Tennessee Bank, Morristown, merged with First Tennessee Bank, N.A., Memphis
05-01-84	First Tennessee Bank, Mosheim, merged with First Tennessee Bank, N.A., Memphis
06-22-84	United Security Bank, Mt. Carmel, merged with Tri-City Bank and Trust, Blountville
06-23-84	Farmers & Merchants Bank, Limestone, merged with Tri-City Bank and Trust, Blountville

STATE BANKS MERGED IN 1984

DATE	
06-30-84	Bank of Franklin, College Grove, merged with Nashville City Bank, Nashville
07-21-84	Liberty Bank of Brentwood, Brentwood, merged with Commerce Union Bank, Nashville
08-01-84	First Tennessee Bank, Gallatin, merged with First Tennessee Bank, N.A., Memphis
09-01-84	First Tennessee Bank, Knoxville, merged with First Tennessee Bank, N.A., Memphis
09-01-84	First Tennessee Bank, Maryville, merged with First Tennessee Bank, N.A., Memphis
09-01-84	First Tennessee Bank, Dandridge, merged with First Tennessee Bank, N.A., Memphis
10-01-84	Sumner Bank, Gallatin, merged with Nashville City Bank, Nashville

NEW STATE BRANCHES FORMALLY OPENED IN 1984

DATE OPENED	NAME OF BANK	NEW BRANCH
01-20-84	Commercial & Industrial Bank Memphis, TN	Savannah Main Street Branch Savannah, TN
01-20-84	Commercial & Industrial Bank Memphis, TN	Savannah Wayne Road Branch Savannah, TN
01-20-84	Commercial & Industrial Bank Memphis, TN	Saltillo Branch Saltillo, TN
01-30-84	Bank of Bartlett Bartlett, TN	Raleigh Branch
01-30-84	Bank of Commerce Morristown, TN	Rogersville Branch Rogersville, TN
01-30-84	Bank of Commerce Morristown, TN	Kingston Pike Branch Knoxville, TN
01-30-84	Bank of Commerce Morristown, TN	Alcoa Branch Alcoa, TN

NEW STATE BRANCHES FORMALLY OPENED IN 1984

DATE OPENED	NAME OF BANK	NEW BRANCH
01-30-84	Bank of Commerce Morristown, TN	Maynardville Branch Maynardville, TN
01-30-84	Bank of Commerce Morristown, TN	Merchants Road Branch Knoxville, TN
01-30-84	Bank of Morristown Morristown, TN	Andrew Johnson Highway Branch
01-30-84	Bank of Commerce Morristown, TN	Oak Ridge Branch Oak Ridge, TN
01-30-84	Bank of Commerce Morristown, TN	West Clinch Branch Knoxville, TN
02-18-84	Tri-City Bank & Trust Co. Blountville, TN	Interstate Branch Bristol, TN
03-12-84	First Trust & Savings Bank Oneida, TN	Municipal Drive Branch
03-19-84	Bank of Knoxville Knoxville, TN	West Haven Branch
05-16-84	The Community Bank of Germantown Germantown, TN	Kirby Pines Branch Memphis, TN
06-30-84	Tri-City Bank & Trust Company Blountville, TN	North Johnson City Branch Johnson City, TN
07-01-84	First State Bank Covington, TN	Munford Branch Munford, TN
07-05-84	Sevier County Bank Sevierville, TN	Sevierville Branch
07-09-84	Peoples Bank Lebanon, TN	Lebanon Plaza Branch
10-01-84	Somerville Bank and Trust Company Somerville, TN	Velnew Branch
11-19-84	Williamson County Bank Franklin, TN	Moore's Lane Branch

BANK NAME CHANGES IN 1984

DATE	
01-17-84	Commercial and Industrial Bank of Memphis, Memphis, changed its name to Commercial and Industrial Bank
06-01-84	Bank of Oak Ridge, Oak Ridge, changed its name to Energy Bank
09-17-84	Citizens Bank of Dunlap, Dunlap, changed its name to Citizens Bank of Dunlap and Pikeville
10-02-84	United Southern Bank of Cannon County, Woodbury, changed its name to Bank of Cannon County
10-12-84	United Southern Bank of McMinnville, McMinnville, changed its name to Citizens State Bank
11-26-84	Peoples Bank of Crossville, Crossville, changed its name to American Bank and Trust Company

STATE BANKS PURCHASED AND ASSUMED IN 1984

DATE	NAME OF BANK AND LOCATION	PURCHASED BY
01-06-84	Farmers Bank and Trust Winchester	Mid-South Bank and Trust Company Murfreesboro
01-20-84	City & County Bank of Jefferson Co. White Pine	Merchants and Planters Bank Newport
04-06-84	Watauga Valley Bank Elizabethton	Carter County Bank Elizabethton
04-06-84	First Security Bank Erwin	Bank of Tennessee Kingsport
04-27-84	Citizens Bank of Monroe County Tellico Plains	Energy Bank Oak Ridge
05-18-84	Bledsoe County Bank Pikeville	Citizens Bank of Dunlap Dunlap
06-15-84	The Lawrence County Bank Lawrenceburg	The Farmers Bank of Lawrence County Lawrenceburg
06-27-84	American Bank St. Joseph	Commercial and Industrial Bank Memphis
07-24-84	Coalmont Savings Bank Coalmont	First Bank of Marion County South Pittsburg
10-12-84	Oneida Bank and Trust Company Oneida	Energy Bank Oak Ridge
11-30-84	Dayton Bank & Trust Company Dayton	First National Bank & Trust Co. Rockwood

STATE BANK CAPITAL STOCK CHANGES IN 1984

Date	Name of Bank and Location	Increase/Decrease In Common/Preferred Stock	Outstanding Capital After Change
01-12-84	Farmers Bank, Parsons	$ 500,000	$ 835,000
02-08-84	Peoples Bank, Vanleer	50,000	250,000
02-15-84	First Southern Bank, Mt. Juliet	800,000- 700,000-*	1,100,000
02-16-84	Farmers & Merchants Bank, White Bluff	300,000*	400,000
03-22-84	The Citizens Bank, Collierville	160,000	440,000
03-29-84	United American Bank of Memphis, Memphis	4,000,000- 7,500,000*	9,500,000
04-23-84	Citizens Bank of Sneedville, Sneedville	1,000,000	1,100,000
05-18-84	Nashville City Bank and Trust Company, Nashville	8,000,000	16,000,000
07-02-84	American Fidelity Bank, Alcoa	500,000	1,000,000
09-17-84	United American Bank of Memphis, Memphis	1,760,000-	7,740,000
09-20-84	Peoples Bank of Crossville, Crossville	910,000-	90,000
10-12-84	Brownsville Bank, Brownsville	20-	199,980
10-17-84	Lebanon Bank, Lebanon	1,500,000	3,000,000

*Preferred Stock

CONDITION OF INDIVIDUAL STATE

County and Bank	Total Assets	Cash & Due	Securities	Loans and Discounts
Anderson				
Energy Bank	178,737	19,559	41,215	99,346
Bedford				
Bedford County Bank	39,509	4,023	19,233	11,453
Benton				
Bank of Camden	60,738	5,192	22,084	30,428
Blount				
American Fidelity Bank	16,857	3,355	1,738	10,461
Citizens Bank of Blounty County	67,532	5,709	24,277	28,320
Bradley				
Cleveland Bank and Trust Company	116,932	5,467	33,449	64,432
First Citizens Bank of Cleveland	72,501	4,450	12,679	46,497
Merchants Bank	108,253	8,398	25,206	62,102
Campbell				
First State Bank	30,742	1,793	12,148	6,131
Union Bank	26,725	1,087	16,654	5,494
Cannon				
Bank of Cannon County	9,635	370	3,070	5,397
Bank of Commerce	75,695	2,128	30,217	33,879
Meltons Bank	372	247	95	29
Carroll				
Bank of Huntingdon	81,011	4,051	39,581	30,426
Bank of McLemoresville	38,960	4,323	9,716	18,842
Citizens Bank & Trust Company	6,121	307	3,902	1,420
Farmers & Merchants Bank	8,553	1,666	1,895	4,272
McKenzie Banking Company	44,893	1,961	26,941	13,589
Carter				
Carter County Bank	84,421	9,129	26,001	42,854
Citizens Bank	85,998	6,821	13,348	59,408
Cheatham				
Ashland City Bank & Trust	45,407	2,770	13,973	25,803
Cheatham State Bank	18,995	2,053	1,696	13,669
United Citizens Bank of Cheatham Co.	14,728	1,788	3,018	8,508
Chester				
Chester County Bank	16,518	2,011	4,482	9,378
First State Bank	63,627	3,751	16,826	14,025
Claiborne				
Citizens Bank	56,446	1,878	33,129	15,502
Claiborne County Bank	55,272	7,967	20,594	20,827
Commercial Bank of Claiborne Co.	31,029	1,320	7,625	19,225

CHARTERED BANKS ON DECEMBER 31, 1984

Loan Reserve	Total Deposits	Non Int Bearing Deposits	Int Bearing Deposits	Sub Notes & Debts	Equity Capital
576	164,188	32,576	131,612		10,535
83	34,803	5,262	29,541		4,118
350	54,603	6,057	48,546		5,037
451	15,671	1,733	13,938	500	398
285	61,494	6,262	55,232		4,675
645	99,443	15,721	83,722		10,565
367	64,951	11,600	53,351		5,090
780	96,189	17,072	79,117		9,715
122	27,165	5,618	21,547		3,070
114	23,715	4,819	18,896		2,708
84	9,047	783	8,264		463
499	68,258	8,167	60,091		5,567
	250	250			122
534	73,750	10,848	62,902		5,871
161	35,587	4,478	31,109	400	2,320
12	5,587	967	4,620		534
66	7,800	999	6,801		608
213	40,087	4,733	35,354		4,158
333	76,543	11,732	64,811		5,423
488	73,779	13,510	60,269		9,031
301	40,762	7,292	33,470		3,610
123	17,744	2,441	15,303		966
142	13,396	3,808	9,588		1,034
111	14,724	3,076	11,648		1,503
100	55,622	11,442	44,180		6,142
155	50,770	7,945	42,825		4,623
213	49,652	7,838	41,814		5,073
159	28,450	3,479	24,971		2,127

CONDITION OF INDIVIDUAL STATE

County and Bank	Total Assets	Cash & Due	Securities	Loans and Discounts
Clay				
Bank of Celina	27,660	1,927	4,776	18,478
Clay County Bank	10,745	542	2,944	6,118
Cocke				
Merchants Planters Bank	90,802	2,730	45,098	35,883
Coffee				
American City Bank of Tullahoma	31,302	6,015	8,870	13,638
Coffee County Bank	14,577	1,816	2,985	7,193
Peoples Bank & Trust Company	29,724	1,604	13,405	12,187
Crockett				
Bank of Alamo	29,403	3,370	5,759	15,440
Bank of Crockett	30,220	1,343	8,899	17,012
Bank of Friendship	17,018	702	7,483	6,403
Bells Banking Company	14,756	1,096	4,442	7,490
Planters Bank of Maury City	8,338	1,065	1,276	3,081
Cumberland				
American Bank & Trust Company	14,862	736	1,336	9,480
Cumberland County Bank	54,343	3,829	7,877	35,213
Davidson				
Bank of Bellevue	3,832	792	500	2,202
Bank of Goodlettsville	98,149	3,669	33,391	53,208
Citizens Savings Bank & Trust Co.	36,949	4,135	6,288	17,787
Commerce Union Bank	1,777,582	327,110	244,562	1,068,121
Nashville City Bank & Trust Co.	532,128	34,876	69,445	391,300
Raya Bank International	1,907	1,353		324
Decatur				
Citizens State Bank	18,133	3,861	3,749	9,409
Decatur County Bank	28,414	2,291	11,065	12,486
Farmers Bank	24,350	5,380	3,759	11,832
Dekalb				
Citizens Bank	42,330	1,608	24,657	10,704
Dekalb County Bank and Trust Co.	37,397	1,735	16,858	15,185
Liberty State Bank	18,022	1,954	3,654	10,697
Dickson				
Bank of Dickson	50,231	2,304	23,544	19,557
Farmers and Merchants Bank	8,217	527	3,850	3,324
First Security Bank of Dickson	14,358	1,138	703	11,406
Peoples Bank	21,793	1,083	11,757	7,649
Dyer				
Farmers Bank	25,237	1,351	2,434	16,602
Security State Bank	32,961	1,705	17,949	10,041

CHARTERED BANKS ON DECEMBER 31, 1984

Loan Reserve	Total Deposits	Non Int Bearing Deposits	Int Bearing Deposits	Sub Notes & Debts	Equity Capital
50	25,254	4,202	21,052		1,957
57	9,525	1,339	8,186		1,045
374	82,740	12,494	70,246		5,442
98	23,784	4,532	19,252		2,043
77	12,711	2,951	9,760		1,721
174	27,104	6,294	20,810		2,024
172	25,825	5,110	20,715		3,135
184	27,768	3,907	23,861		1,919
45	15,345	1,795	13,550	100	1,276
300	14,017	1,859	12,158		424
	7,141	2,664	4,477		846
156	13,817	1,224	12,593		781
945	49,806	6,696	43,110		3,021
9	2,362	583	1,779		1,357
590	89,711	14,247	75,464		6,599
300	34,091	14,683	19,408		2,065
12,577	1,314,453	304,763	1,009,690	23,500	93,749
4,567	483,160	110,453	372,707	200	28,687
1	6		6		1,877
106	16,952	3,133	13,819	200	647
132	25,696	3,702	21,994		2,223
97	22,425	3,740	18,685		1,505
179	38,852	3,563	35,289		2,849
121	34,175	4,560	29,615		2,789
202	16,815	1,944	14,871		885
131	45,743	6,448	39,295		4,020
91	7,541	1,623	5,918		668
102	13,714	1,686	12,028		249
187	19,025	4,222	14,803		2,480
116	22,684	2,454	20,230		2,027
126	29,881	765	29,116	25	2,272

CONDITION OF INDIVIDUAL STATE

County and Bank	Total Assets	Cash & Due	Securities	Loans and Discounts
Fayette				
First State Bank of Fayette Co.	19,317	1,927	7,064	7,335
Moscow Savings Bank	11,570	694	3,695	6,052
Oakland Deposit Bank	10,892	786	1,861	7,509
Somerville Bank & Trust Co.	52,932	3,256	13,789	30,731
Fentress				
Fentress County Bank	26,517	2,279	4,009	17,519
Union Bank	40,180	1,757	16,274	20,195
Franklin				
Franklin County Bank	33,362	3,211	4,857	16,134
Gibson				
Bank of Bradford	20,362	645	12,604	6,138
Bank of Commerce	24,542	1,678	12,322	9,522
Bank of Dyer	11,398	2,779	4,405	3,072
Bank of Trenton & Trust Company	21,285	4,648	6,526	9,414
Citizens State Bank	17,573	1,691	7,046	7,593
Farmers & Merchants Bank	20,285	1,547	6,885	9,999
Medina Banking Company	15,064	801	7,539	5,735
Merchants State Bank	77,374	6,675	41,869	21,134
Milan Banking Company	52,859	2,901	34,019	9,409
Giles				
Bank of Ardmore	44,470	2,430	11,782	28,476
Bank of Frankewing	13,556	598	4,208	8,046
Union Bank	80,635	2,396	31,714	33,527
Grainger				
Citizens Bk & Tr Co. of Grainger Co.	46,571	2,533	19,243	20,415
Greene				
Andrew Johnson Bank	24,284	1,861	4,397	14,822
Commerce Union Bank Greeneville	113,794	26,607	27,368	51,500
Greene County Bank	164,507	7,296	67,662	77,218
Grundy				
First Bank & Trust	21,365	1,413	1,205	16,817
Hamblen				
Bank of Commerce	87,584	4,142	14,206	55,093
Hamilton Bank of Morristown	97,820	5,220	26,882	54,354
United Southern Bank of Morristown	22,783	5,107	2,960	12,595
Hamilton				
Commerce Union Bank Chattanooga	114,702	18,631	9,718	79,106
Pioneer Bank	315,210	36,645	109,476	149,901
Volunteer Bk. & Tr. Co. of Hamilton Co.	20,127	1,350	9,566	6,272

CHARTERED BANKS ON DECEMBER 31, 1984

Loan Reserve	Total Deposits	Non Int Bearing Deposits	Int Bearing Deposits	Sub Notes & Debts	Equity Capital
75	17,159	2,254	14,905		1,755
59	10,202	1,413	8,789		1,151
62	10,066	1,505	8,561		795
5	45,887	6,641	39,246		6,303
187	24,064	5,027	19,037		2,005
116	33,772	5,398	28,374		5,863
179	30,909	4,354	26,555		1,971
56	18,389	2,055	16,334		1,555
92	20,791	3,184	17,607		2,072
42	10,374	1,098	9,276		804
276	19,464	4,579	14,885		1,315
88	15,762	2,381	13,381		1,527
93	17,944	2,687	15,257		1,739
32	13,492	2,125	11,367		1,355
226	69,920	8,568	61,352		5,043
100	48,158	5,909	42,249		3,501
287	41,293	6,224	35,069		2,752
86	12,014	1,303	10,711		1,259
540	72,909	10,181	62,728		6,419
215	41,827	8,313	33,514		4,073
200	21,526	3,809	17,717	700	1,595
525	98,790	18,157	80,633		7,780
470	142,751	15,144	127,607		14,704
96	19,847	3,175	16,672		1,217
1,052	83,254	12,870	70,384	562	1,214
353	87,444	16,432	71,012		6,422
128	20,810	4,420	16,390		1,777
791	101,523	20,547	80,976	500	6,621
2,097	269,204	66,385	202,819		41,123
55	17,177	2,142	15,035		2,377

County and Bank	Total Assets	Cash & Due	Securities	Loans and Discounts
Hancock				
Citizens Bank	12,451	679	1,499	6,447
Hardeman				
Bank of Bolivar	28,368	3,425	6,504	14,760
Bank of Middleton	18,730	883	6,979	9,449
Hardeman County Bank	65,739	3,742	8,921	45,551
Merchants Planters Bank	19,015	2,131	4,843	10,301
Whiteville Savings Bank	18,316	4,146	6,528	6,572
Hardin				
Citizens Bank	40,199	2,900	12,957	14,741
Hardin County Bank	41,218	3,287	11,507	23,338
Hawkins				
Citizens Union Bank	138,817	8,610	65,926	54,953
Haywood				
Brownsville Bank	75,168	7,826	28,342	34,317
The First State Bank	62,472	5,119	22,989	26,436
Henderson				
Central State Bank	74,475	3,501	31,968	29,145
Farmers State Bank	19,522	3,297	6,483	8,826
Peoples Bank	10,782	1,353	7,025	2,285
Henry				
Commercial Bank & Trust Company	111,586	3,185	53,688	47,567
Farmers Bank & Trust Company	11,151	657	5,165	4,464
Security Bank & Trust Company	23,121	1,663	6,940	13,512
Hickman				
Security Bank & Trust Company	26,304	1,605	13,651	9,103
Houston				
Erin Bank & Trust Company	21,234	656	11,187	7,218
Humphreys				
Commerce Union Bank Humphreys Co.	45,177	6,371	13,018	22,547
Jackson				
Citizens Bank	15,273	666	4,124	8,446
Jackson County Bank	32,696	1,266	15,285	13,911
Jefferson				
First Peoples Bank of Jefferson Co.	45,859	2,825	9,727	29,064
Johnson				
Farmers State Bank	44,882	2,264	19,234	18,908
Johnson County Bank	15,692	860	5,887	6,919

CHARTERED BANKS ON DECEMBER 31, 1984

Loan Reserve	Total Deposits	Non Int Bearing Deposits	Int Bearing Deposits	Sub Notes & Debts	Equity Capital
130	11,126	3,852	7,274		927
138	24,871	3,145	21,726		1,904
67	17,060	2,082	14,978		1,256
465	59,396	6,491	52,905		3,548
82	17,262	1,861	15,401		1,215
43	16,532	2,040	14,492		1,407
190	37,018	7,921	29,097		2,499
202	37,345	5,378	31,967		3,121
769	123,523	24,851	98,672		13,228
311	64,542	7,617	56,925		7,790
338	56,185	7,914	48,271		4,931
403	66,051	10,609	55,442		7,179
97	17,322	1,615	15,707		1,813
	9,992	1,355	8,637		754
311	99,952	12,281	87,671		8,902
39	10,159	1,007	9,152		775
115	21,014	1,846	19,168	200	652
168	22,234	3,088	19,146		3,415
82	17,976	3,916	14,060		2,968
226	41,046	6,976	34,070	491	2,684
190	13,799	2,637	11,162		1,281
272	29,891	3,792	26,099		2,207
439	41,912	6,413	35,499		2,896
250	40,480	6,197	34,283		3,870
71	13,908	1,687	12,221		1,461

CONDITION OF INDIVIDUAL STATE

County and Bank	Total Assets	Cash & Due	Securities	Loans and Discounts
Knox				
Valley Fidelity Bank	337,692	16,679	111,368	170,814
Lake				
First State Bank & Trust Company	26,005	2,558	11,345	10,014
Lauderdale				
Bank of Halls	25,630	1,862	11,465	9,763
Bank of Ripley	62,088	7,125	24,353	25,615
Farmers Union Bank	46,645	9,468	16,817	17,034
Gates Banking & Trust Company	14,738	632	6,109	5,762
The Lauderdale County Bank	8,387	782	1,083	4,281
Lawrence				
Bank of Loretto	26,623	1,523	5,365	17,593
Commerce Union of Lawrence County	61,816	12,951	13,498	32,820
Farmers Bank of Lawrence County	21,673	1,839	8,117	9,233
Lewis				
First Citizens Bank of Hohenwald	36,833	2,976	16,197	15,561
Lewis County Bank	9,223	1,170	2,867	4,388
Lincoln				
Lincoln County Bank	43,770	2,403	7,556	30,366
The Peoples Bank of Elk Valley	22,410	2,940	4,162	12,191
Loudon				
Bank of Loudon County	58,962	4,449	23,714	22,802
Merchants and Farmers Bank	22,900	1,199	10,272	8,370
McMinn				
Bank of Niota	10,609	747	4,649	4,491
City & County Bank in McMinn Co.	28,855	2,731	9,496	14,468
Riceville Bank	17,008	2,294	1,759	12,024
Southern United Bank of McMinn Co.	22,403	3,648	4,647	9,269
McNairy				
Bank of Adamsville	17,780	1,590	3,086	8,762
Farmers and Merchants Bank	14,956	3,271	5,138	5,401
Home Banking Company	8,467	1,417	2,837	3,469
Selmer Bank and Trust	47,778	2,688	18,773	23,221
Macon				
Citizens Bank	51,668	2,019	17,058	27,034
Macon Bank & Trust Company	62,568	4,768	24,752	28,698
Marion				
Citizens State Bank	16,674	1,783	4,728	9,230
First Bank of Marion County	78,410	8,561	21,522	39,681
Marion Trust and Banking Company	38,319	4,048	11,127	20,955

CHARTERED BANKS ON DECEMBER 31, 1984

Loan Reserve	Total Deposits	Non Int Bearing Deposits	Int Bearing Deposits	Sub Notes & Debts	Equity Capital
2,658	279,569	53,309	226,260		26,951
86	23,235	4,589	18,646		2,401
104	22,860	2,506	20,354		2,290
98	54,920	7,141	47,779	150	5,842
238	41,351	4,865	36,486		4,146
18	13,514	1,423	12,091		918
47	7,228	1,629	5,599		990
440	25,638	3,201	22,437		568
1,006	56,715	6,637	50,078		3,684
8	19,743	2,551	17,192		1,241
160	33,992	5,071	28,921		2,293
29	8,252	1,081	7,171		889
282	39,547	8,237	31,310		3,219
169	20,594	4,529	16,065		1,168
171	53,596	6,973	46,623		4,345
91	20,589	2,876	17,713		1,569
35	9,602	1,953	7,649		987
250	26,107	7,146	18,961	500	774
120	15,635	3,099	12,536		1,192
109	20,499	2,767	17,732		1,511
113	16,049	2,923	13,126		1,428
32	13,490	2,376	11,114		1,203
13	7,675	1,343	6,332		636
182	42,690	7,158	35,532		4,335
295	45,833	5,332	40,501		5,057
263	55,742	8,194	47,548		4,750
182	15,355	2,207	13,148		1,127
274	71,356	11,980	59,376		5,506
200	34,597	4,312	30,285		3,001

CONDITION OF INDIVIDUAL STAT

County and Bank	Total Assets	Cash & Due	Securities	Loans an Discount
Marshall				
Bank of Belfast	7,279	375	1,521	4,420
Farmers Bank	14,843	918	2,185	10,880
First State Bank	11,972	3,401	2,666	2,569
Peoples and Union Bank	58,425	3,246	29,175	21,091
Maury				
Middle Tennessee Bank	118,999	3,629	65,158	39,521
The First Bank of Maury County	25,796	1,087	6,820	17,191
Meigs				
Meigs County Bank	26,227	1,220	5,015	18,007
Monroe				
Bank of Madisonville	65,988	2,619	28,583	30,234
Sweetwater Valley Bank	71,491	3,955	21,124	41,503
Montgomery				
Commerce Union Bank Clarksville	94,563	12,473	27,289	51,009
Northern Bank of Tennessee	158,974	9,050	38,996	100,636
Moore				
The Farmers Bank of Lynchburg, TN	37,374	2,096	21,240	9,897
Morgan				
Citizens Bank & Trust Company	30,203	2,786	15,836	10,87
Obion				
Bank of Obion County	14,024	438	3,039	9,02
Bank of Troy	27,837	1,335	5,367	19,66
Commerce Union Bank Union City	86,098	15,892	21,989	42,59
Commercial Bank	17,835	1,021	7,711	6,93
Farmers Bank	9,298	912	3,226	4,03
First State Bank	25,277	2,354	8,840	11,51
Reelfoot Bank	29,100	1,646	4,336	16,19
Overton				
Union Bank & Trust Company	76,740	3,361	20,864	48,70
Perry				
Bank of Perry County	16,038	1,025	3,285	9,72
First State Bank	29,555	698	9,948	16,05
Pickett				
Peoples Bank & Trust Company	14,534	867	1,657	10,10
Pickett County Bank & Trust Company	21,512	1,169	8,266	10,33
Polk				
Benton Banking Company	17,155	1,547	3,391	11,15
Ducktown Banking Company	44,045	2,935	13,032	26,66

CHARTERED BANKS ON DECEMBER 31, 1984

Loan Reserve	Total Deposits	Non Int Bearing Deposits	Int Bearing Deposits	Sub Notes & Debts	Equity Capital
46	6,729	999	5,730		515
245	13,584	1,295	12,289		971
50	10,417	2,660	7,757		1,385
219	53,148	7,571	45,577		4,268
360	106,389	10,756	95,633		9,475
127	23,509	3,285	20,224		1,123
221	23,894	3,492	20,402		2,015
86	59,453	5,616	53,837		5,072
167	63,534	12,754	50,780		6,075
510	84,204	13,877	70,327	325	7,381
1,093	139,778	25,384	114,394		12,289
136	32,853	5,105	27,748		3,825
96	27,385	3,756	23,629		2,356
116	12,796	1,783	11,013		901
242	25,147	3,020	22,127	300	1,856
426	76,769	9,630	67,139		7,410
45	15,751	1,883	13,868		1,702
188	8,421	1,393	7,028		745
233	22,604	2,938	19,666		2,154
234	26,089	9,434	16,655		2,346
504	66,059	7,648	58,411		8,702
140	14,471	4,029	10,442		1,241
156	26,597	2,790	23,807		2,156
62	12,993	908	12,085		1,051
103	18,821	2,066	16,755		2,207
93	15,599	5,004	10,595		1,220
217	39,373	6,183	33,190		3,223

CONDITION OF INDIVIDUAL STAT

County and Bank	Total Assets	Cash & Due	Securities	Loans and Discounts
Polk (Continued)				
Peoples Bank of Polk County	6,071	329	1,405	4,030
Putnam				
American Bank & Trust	86,508	5,833	19,390	55,778
Bank of Putnam County	65,490	2,114	26,315	31,466
Citizens Bank of Cookeville, TN	143,073	7,425	46,871	77,897
Rhea				
First Bank of Rhea County	22,417	5,067	4,780	11,796
Roane				
Bank of Roane County	102,708	8,318	35,183	51,894
Robertson				
Bank of Orlinda	4,808	234	2,855	1,681
Rutherford				
Citizens Central Bank	27,175	3,186	6,332	13,600
Commerce Union of Rutherford Co.	117,068	19,387	36,483	55,329
Mid-South Bank and Trust Company	335,476	17,585	111,262	191,190
Scott				
First Trust and Savings Bank	48,442	2,207	15,610	23,139
Sequatchie				
Citizens Bank of Dunlap & Pikeville	14,785	808	4,578	8,884
Sequatchie County Bank	23,818	1,434	11,528	9,523
Sevier				
Sevier County Bank	81,137	18,272	29,493	29,842
Tennessee State Bank	50,809	3,304	5,095	36,428
Shelby				
Bank of Bartlett	40,036	4,254	5,649	26,826
Barretville Bank & Trust Company	138,385	13,360	43,923	53,04
Citizens Bank	11,505	871	4,065	4,67
Commerce Union Bank of Memphis	192,484	37,839	29,067	122,93
Commercial & Industrial Bank	449,207	42,131	69,873	236,24
Midland Bank and Trust Co.	414,487	29,357	239,918	103,26
Tennessee Bank & Trust	9,029	1,101	2,797	4,12
The Community Bank of Germantown	80,030	6,346	20,527	46,76
Tri-State Bank of Memphis	42,420	3,015	18,380	17,40
United American Bank of Memphis	127,210	11,506	30,290	82,71
Smith				
Citizens Bank	103,823	3,818	44,954	49,89
Stewart				
Citizens Cumberland City Bank	13,804	804	4,125	7,41

CHARTERED BANKS ON DECEMBER 31, 1984

Loan Reserve	Total Deposits	Non Int Bearing Deposits	Int Bearing Deposits	Sub Notes & Debts	Equity Capital
69	5,609	933	4,676		364
586	79,000	10,620	68,380		5,791
201	59,710	7,597	52,113		4,603
741	125,915	17,950	107,965		10,792
69	20,658	3,669	16,989		1,413
500	93,979	10,916	83,063		6,394
99	4,388	1,536	2,852		420
180	24,495	7,377	17,118		1,283
522	103,312	15,573	87,739	2,000	7,418
1,619	304,131	48,561	255,570		19,544
221	44,181	5,564	38,617		3,765
68	13,856	2,156	11,700		902
240	20,033	2,382	17,651		3,256
339	73,042	11,085	61,957		6,318
188	46,463	8,514	37,949		3,518
161	37,207	9,665	27,542		2,215
100	117,242	24,490	92,752		19,285
23	10,568	1,493	9,075		775
1,226	163,047	48,423	114,624	1,250	10,179
1,658	406,259	82,634	323,625	4,000	23,119
1,351	351,392	66,585	284,807		27,315
29	7,114	1,208	5,906		1,592
192	73,299	16,357	56,942		4,470
253	38,171	10,448	27,723		3,586
1,960	114,002	30,663	83,339		8,447
973	89,126	9,318	79,808		12,497
57	12,531	1,559	10,972		1,106

CONDITION OF INDIVIDUAL STATE

County and Bank	Total Assets	Cash & Due	Securities	Loans and Discounts
Stewart (Continued)				
Dover-Peoples Bank & Trust Co.	27,848	999	9,411	16,503
Farmers and Merchants Bank	9,981	927	1,494	6,845
Farmers Bank and Trust Company	7,610	573	1,298	4,646
Sullivan				
Bank of Tennessee	70,132	11,110	18,066	26,342
Tri City Bank and Trust Company	175,520	10,401	62,893	86,106
Sumner				
Commerce Union Bank of Sumner Co.	71,770	11,535	23,507	31,704
Farmers and Merchants Bank	9,153	755	1,100	4,473
Farmers Bank	60,421	4,072	15,978	32,617
Volunteer State Bank	56,656	5,964	12,162	36,067
Tipton				
Bank of Mason	3,739	1,000	702	1,109
Brighton Bank	10,880	1,041	4,494	4,921
First State Bank	61,843	12,318	18,005	29,467
Munford Union Bank	23,664	2,221	9,114	10,407
Tipton County Bank	116,039	10,681	40,815	51,026
Union Savings Bank	31,620	9,715	8,090	10,992
Trousdale				
Bank of Hartsville	22,018	992	9,285	8,845
Citizens Bank	20,161	1,725	4,679	10,696
Union				
First State Bank	18,533	1,271	8,060	7,871
Union County Bank	38,549	1,893	7,053	24,566
Van Buren				
Citizens Bank	8,808	450	2,802	4,926
Warren				
Citizens State Bank	12,108	778	3,331	7,095
City Bank and Trust Company	131,852	8,162	45,764	67,626
Washington				
Commerce Union Bank Johnson City	47,569	6,644	8,529	29,226
Hamilton Bank of Upper East Tenn	209,247	11,656	58,320	109,716
Wayne				
Bank of Waynesboro	32,447	1,676	13,186	13,949
Peoples Bank	30,338	1,406	4,155	23,210
Wayne County Bank	31,866	2,469	6,559	21,712
Weakley				
Bank of Gleason	26,722	687	10,719	12,968
Bank of Sharon	30,604	1,731	15,329	12,670

CHARTERED BANKS ON DECEMBER 31, 1984

Loan Reserve	Total Deposits	Non Int Bearing Deposits	Int Bearing Deposits	Sub Notes & Debts	Equity Capital
170	24,244	2,597	21,647		2,924
63	9,249	1,076	8,173		587
97	7,132	862	6,270		478
400	63,341	25,866	37,475		3,838
655	159,619	28,411	131,208	1,048	11,346
317	65,658	9,253	56,405		4,810
87	8,565	1,966	6,599		463
349	53,868	9,924	43,944		5,362
360	51,726	10,117	41,609	200	3,839
15	3,276	1,209	2,067		463
42	9,832	860	8,972		743
796	54,229	8,955	45,274		3,713
110	20,647	2,544	18,103		1,995
1,300	103,998	15,699	88,299		6,752
326	28,535	4,539	23,996		2,315
110	19,737	3,732	16,005		1,940
112	18,205	3,673	14,532		1,588
49	16,988	2,013	14,975		1,277
1,095	35,482	4,337	31,145	30	1,774
54	7,719	1,336	6,383		1,089
128	10,945	1,887	9,058	125	594
568	121,142	17,547	103,595		8,564
771	39,510	10,573	28,937		4,754
1,385	174,664	34,571	140,093		13,802
82	27,840	3,693	24,147		3,514
251	27,887	3,830	24,057		2,121
108	27,965	3,949	24,016		3,271
196	23,880	3,512	20,368		2,590
100	26,331	3,005	23,326		3,073

County and Bank	Total Assets	Cash & Due	Securities	Loans and Discounts
Weakley (Continued)				
City State Bank	38,658	2,008	15,728	16,995
Dukedom Bank	13,603	4,493	2,450	5,111
Greenfield Banking Company	25,231	1,013	10,643	11,612
Martin Bank	37,445	2,012	9,947	20,712
Weakley County Bank	25,834	6,924	5,522	12,408
Williamson				
Williamson County Bank	233,683	12,600	56,145	151,594
Wilson				
First Southern Bank	35,586	3,389	5,246	24,036
Lebanon Bank	103,813	8,344	37,882	53,338
Peoples Bank	57,867	7,714	13,831	34,888

CHARTERED BANKS ON DECEMBER 31, 1984

Loan Reserve	Total Deposits	Non Int Bearing Deposits	Int Bearing Deposits	Sub Notes & Debts	Equity Capital
208	34,970	4,433	30,537		2,928
12	12,480	1,589	10,891		882
98	22,517	2,471	20,046		2,266
352	35,567	4,266	31,301		1,334
128	23,619	3,139	20,480		1,967
1,540	208,698	28,788	179,910	400	16,298
540	32,797	6,359	26,438		2,024
164	94,315	15,276	79,039		7,422
367	53,217	9,939	43,278		3,860

SELECTED OPERATING RATIOS FOR INDIVIDUAL STATE BANKS

December 31, 1984

County and Banks	Loans/ Deposits	Int. Bearing Dep./ Total Deposits	Capital/ Assets
Anderson			
Energy Bank	60.5	80.2	5.9
Bedford			
Bedford County Bank	32.9	84.9	10.4
Benton			
Bank of Camden	55.7	88.9	8.3
Blount			
American Fidelity Bank	66.8	88.9	5.3
Citizens Bank of Blount County	46.1	89.8	6.9
Bradley			
Cleveland Bank & Trust Company	64.8	84.2	9.0
First Citizens Bank of Cleveland	71.6	82.1	7.0
Merchants Bank	64.6	82.3	9.0
Campbell			
First State Bank	22.6	79.3	10.0
Union Bank	23.2	79.7	10.1
Cannon			
Bank of Cannon County	59.7	91.3	4.8
Bank of Commerce	49.6	88.0	7.4
Meltons Bank	11.6		32.8
Carroll			
Bank of Huntingdon	41.3	85.3	7.2
Bank of McLemoresville	52.9	87.4	7.0
Citizens Bank and Trust Company	25.4	82.7	8.7
Farmers and Merchants Bank	54.8	87.2	7.1
McKenzie Banking Company	33.9	88.2	9.3
Carter			
Carter County Bank	56.0	84.7	6.4
Citizens Bank	80.5	81.7	10.5
Cheatham			
Ashland City Bank & Trust	63.3	82.1	8.0
Cheatham State Bank	77.0	86.2	5.1
United Citizens Bank of Cheatham Co.	63.5	71.6	7.0
Chester			
Chester County Bank	63.7	79.1	9.1
First State Bank	25.2	79.4	9.7

SELECTED OPERATING RATIOS FOR INDIVIDUAL STATE BANKS

December 31, 1984

County and Banks	Loans/ Deposits	Int. Bearing Dep./ Total Deposits	Capital/ Assets
Claiborne			
Citizens Bank	30.5	84.4	8.2
Claiborne County Bank	41.9	84.2	9.2
Commercial Bank of Claiborne Co.	67.6	87.8	6.9
Clay			
Bank of Celina	73.2	83.4	7.1
Clay County Bank	64.2	85.9	9.7
Cocke			
Merchants Planters Bank	43.4	84.9	6.0
Coffee			
American City Bank of Tullahoma	57.3	80.9	6.5
Coffee County Bank	56.6	76.8	11.8
Peoples Bank and Trust Company	45.0	76.8	6.8
Crockett			
Bank of Alamo	59.8	80.2	10.7
Bank of Crockett	61.3	85.9	6.4
Bank of Friendship	41.7	88.3	8.1
Bells Banking Company	53.4	86.7	2.9
Planters Bank of Maury City	43.1	62.7	10.1
Cumberland			
American Bank & Trust Company	68.6	91.1	5.3
Cumberland County Bank	70.7	86.6	5.6
Davidson			
Bank of Bellevue	93.2	75.3	35.4
Bank of Goodlettsville	59.3	84.1	6.7
Citizens Savings Bank & Trust Co.	52.2	56.9	5.6
Commerce Union Bank	77.7	77.8	6.6
Nashville City Bank and Trust Co.	81.0	77.1	5.4
Raya Bank International	N/A	N/A	N/A
Decatur			
Citizens State Bank	55.5	81.5	4.7
Decatur County Bank	48.6	85.6	7.8
Farmers Bank	52.8	83.3	6.2
Dekalb			
Citizens Bank	27.6	90.8	6.7
Dekalb County Bank & Trust Co.	44.4	86.7	7.5
Liberty State Bank	63.6	88.4	4.9

SELECTED OPERATING RATIOS FOR INDIVIDUAL STATE BANKS

December 31, 1984

County and Banks	Loans/ Deposits	Int. Bearing Dep./ Total Deposits	Capital/ Assets
Dickson			
Bank of Dickson	42.8	85.9	8.0
Farmers and Merchants Bank	44.1	78.5	8.1
First Security Bank of Dickson	83.2	87.7	1.7
Peoples Bank	40.2	77.8	11.4
Dyer			
Farmers Bank	73.2	89.2	8.0
Security State Bank	33.6	97.4	7.0
Fayette			
First State Bank of Fayette County	42.7	86.9	9.1
Moscow Savings Bank	59.3	86.1	9.9
Oakland Deposit Bank	74.6	85.0	7.3
Somerville Bank and Trust Company	67.0	85.5	11.9
Fentress			
Fentress County Bank	72.8	79.1	7.6
Union Bank	59.8	84.0	14.6
Franklin			
Franklin County Bank	52.2	85.9	5.9
Gibson			
Bank of Bradford	33.4	88.8	7.6
Bank of Commerce	45.8	84.7	8.4
Bank of Dyer	29.6	89.4	7.1
Bank of Trenton and Trust Company	48.4	76.5	6.2
Citizens State Bank	48.2	84.9	8.7
Farmers and Merchants Bank	55.7	85.0	8.6
Medina Banking Company	42.5	84.2	9.0
Merchants State Bank	30.2	87.7	6.5
Milan Banking Company	19.5	87.7	6.6
Giles			
Bank of Ardmore	69.0	84.9	6.2
Bank of Frankewing	67.0	89.2	9.3
Union Bank	46.0	86.0	8.0
Grainger			
Citizens Bank & Trust Company	48.8	80.1	8.7
Greene			
Andrew Johnson Bank	68.9	82.3	9.5
Commerce Union Bank Greeneville	52.1	81.6	6.8
Greene County Bank	54.1	89.4	8.9

SELECTED OPERATING RATIOS FOR INDIVIDUAL STATE BANKS

December 31, 1984

County and Banks	Loans/ Deposits	Int. Bearing Dep./ Total Deposits	Capital/ Assets
Grundy			
First Bank & Trust	84.7	84.0	5.7
Hamblen			
Bank of Commerce	66.2	84.5	2.0
Hamilton Bank of Morristown	62.2	81.2	6.6
United Southern Bank of Morristown	60.5	78.8	7.8
Hamilton			
Commerce Union Bank Chattanooga	77.9	79.8	6.2
Pioneer Bank	55.7	75.3	13.0
Volunteer Bk & Tr Co of Hamilton Co.	36.5	87.5	11.8
Hancock			
Citizens Bank	57.9	65.4	7.4
Hardeman			
Bank of Bolivar	59.3	87.4	6.7
Bank of Middleton	55.4	87.8	6.7
Hardeman County Bank	76.7	89.1	5.4
Merchants Planters Bank	59.7	89.2	6.4
Whiteville Savings Bank	39.8	87.7	7.7
Hardin			
Citizens Bank	39.8	78.6	6.2
Hardin County Bank	62.5	85.6	7.6
Hawkins			
Citizens Union Bank	44.5	79.9	9.5
Haywood			
Brownsville Bank	53.2	88.2	10.4
The First State Bank	47.1	85.9	7.9
Henderson			
Central State Bank	44.1	83.9	9.6
Farmers State Bank	51.0	90.7	9.3
Peoples Bank	22.9	86.4	7.0
Henry			
Commercial Bank & Trust Company	47.6	87.7	8.0
Farmers Bank & Trust Company	43.9	90.1	7.0
Security Bank & Trust Company	64.3	91.2	3.7
Hickman			
Security Bank & Trust Company	40.9	86.1	13.0

SELECTED OPERATING RATIOS FOR INDIVIDUAL STATE BANKS

December 31, 1984

County and Banks	Loans/ Deposits	Int. Bearing Dep./ Total Deposits	Capital/ Assets
Houston			
Erin Bank & Trust Company	40.2	78.2	14.0
Humphreys			
Commerce Union Bank Humphreys Co.	54.9	83.0	7.0
Jackson			
Citizens Bank	61.2	80.9	8.4
Jackson County Bank	46.5	87.3	6.8
Jefferson			
First Peoples Bank of Jefferson Co.	69.3	84.7	6.3
Johnson			
Farmers State Bank	46.7	84.7	8.6
Johnson County Bank	49.7	87.9	9.3
Knox			
Valley Fidelity Bank	61.1	80.9	8.0
Lake			
First State Bank & Trust Company	43.1	80.2	9.2
Lauderdale			
Bank of Halls	42.7	89.0	8.9
Bank of Ripley	46.6	87.0	9.7
Farmers Union Bank	41.2	88.2	8.9
Gates Banking and Trust Company	42.6	89.5	6.2
The Lauderdale County Bank	59.2	77.5	11.8
Lawrence			
Bank of Loretto	68.6	87.5	2.1
Commerce Union of Lawrence County	57.9	88.3	6.0
Farmers Bank of Lawrence County	46.8	87.1	5.7
Lewis			
First Citizens Bank of Hohenwald	45.8	85.1	6.2
Lewis County Bank	53.2	86.9	9.6
Lincoln			
Lincoln County Bank	76.8	79.2	7.4
The Peoples Bank of Elk Valley	59.2	78.0	5.2
Loudon			
Bank of Loudon County	42.5	87.0	7.4
Merchants and Farmers Bank	40.7	86.0	6.9

SELECTED OPERATING RATIOS FOR INDIVIDUAL STATE BANKS

December 31, 1984

County and Banks	Loans/ Deposits	Int. Bearing Dep./ Total Deposits	Capital/ Assets
McMinn			
Bank of Niota	46.8	79.7	9.3
City and County Bank in McMinn Co.	55.4	72.6	4.4
Riceville Bank	76.9	80.2	7.0
Southern United Bank of McMinn Co.	45.2	86.5	6.7
McNairy			
Bank of Adamsville	54.6	81.8	8.0
Farmers and Merchants Bank	40.0	82.4	8.0
Home Banking Company	45.2	82.5	7.5
Selmer Bank and Trust	54.4	83.2	9.1
Macon			
Citizens Bank	59.0	88.4	9.8
Macon Bank and Trust Company	51.5	85.3	7.6
Marion			
Citizens State Bank	60.1	85.6	6.8
First Bank of Marion County	55.6	83.2	7.0
Marion Trust and Banking Company	60.6	87.5	7.8
Marshall			
Bank of Belfast	65.7	85.2	7.1
Farmers Bank	80.1	90.5	6.5
First State Bank	24.7	74.5	11.6
Peoples and Union Bank	39.7	85.8	7.3
Maury			
Middle Tennessee Bank	37.1	89.9	8.0
The First Bank of Maury County	73.1	86.0	4.4
Meigs			
Meigs County Bank	75.4	85.4	7.7
Monroe			
Bank of Madisonville	50.9	90.6	7.7
Sweetwater Valley Bank	65.3	79.9	8.5
Montgomery			
Commerce Union Bank Clarksville	60.6	83.5	8.1
Northern Bank of Tennessee	72.0	81.8	7.7
Moore			
The Farmers Bank of Lynchburg, TN	30.1	84.5	10.2
Morgan			
Citizens Bank and Trust Company	39.7	86.3	7.8

SELECTED OPERATING RATIOS FOR INDIVIDUAL STATE BANKS

December 31, 1984

County and Banks	Loans/ Deposits	Int. Bearing Dep./ Total Deposits	Capital/ Assets
Obion			
Bank of Obion County	70.5	86.1	6.4
Bank of Troy	78.2	88.0	7.7
Commerce Union Bank Union City	55.5	87.5	8.6
Commercial Bank	44.1	88.0	9.5
Farmers Bank	48.0	83.5	8.0
First State Bank	50.9	87.0	8.5
Reelfoot Bank	62.1	63.8	8.1
Overton			
Union Bank & Trust Company	73.7	88.4	11.3
Perry			
Bank of Perry County	67.2	72.2	7.7
First State Bank	60.3	89.5	7.3
Pickett			
Peoples Bank & Trust Company	77.8	93.0	7.2
Pickett County Bank & Trust Co.	54.9	89.0	10.3
Polk			
Benton Banking Company	71.5	67.9	7.1
Ducktown Banking Company	67.7	84.3	7.3
Peoples Bank of Polk County	71.8	83.4	6.0
Putnam			
American Bank & Trust Company	70.6	86.6	6.7
Bank of Putnam County	52.7	87.3	7.0
Citizens Bank of Cookeville, TN	61.9	85.7	7.5
Rhea			
First Bank of Rhea County	57.1	82.2	6.3
Roane			
Bank of Roane County	55.2	88.4	6.2
Robertson			
Bank of Orlinda	38.3	65.0	8.7
Rutherford			
Citizens Central Bank	55.5	69.9	4.7
Commerce Union of Rutherford Co.	53.6	84.9	8.0
Mid-South Bank & Trust Company	62.9	84.0	5.8
Scott			
First Trust & Savings Bank	52.4	87.4	7.8

SELECTED OPERATING RATIOS FOR INDIVIDUAL STATE BANKS

December 31, 1984

County and Banks	Loans/ Deposits	Int. Bearing Dep./ Total Deposits	Capital/ Assets
Sequatchie			
Citizens Bank of Dunlap & Pikeville	64.1	84.4	6.1
Sequatchie County Bank	47.5	88.1	13.7
Sevier			
Sevier County Bank	40.9	84.8	7.8
Tennessee State Bank	78.4	81.7	6.9
Shelby			
Bank of Bartlett	72.1	74.0	5.5
Barretville Bank & Trust Co.	45.2	79.1	13.9
Citizens Bank	44.2	85.9	6.7
Commerce Union Bank of Memphis	75.4	70.3	5.9
Commercial and Industrial Bank	58.2	79.7	6.0
Midland Bank & Trust Company	29.4	81.1	6.6
Tennessee Bank & Trust	58.0	83.0	17.6
The Community Bank of Germantown	63.8	77.7	5.6
Tri-State Bank of Memphis	45.6	72.6	8.5
United American Bank of Memphis	72.6	73.1	6.6
Smith			
Citizens Bank	56.0	89.5	12.0
Stewart			
Citizens Cumberland City Bank	59.2	87.6	8.0
Dover-Peoples Bank & Trust Co.	68.1	89.3	10.5
Farmers and Merchants Bank	74.0	88.4	5.9
Farmers Bank and Trust Company	65.1	87.9	6.3
Sullivan			
Bank of Tennessee	41.6	59.2	5.5
Tri City Bank and Trust County	53.9	82.2	7.1
Sumner			
Commerce Union of Sumner County	48.3	85.9	6.7
Farmers and Merchants Bank	52.2	77.0	5.1
Farmers Bank	60.5	81.6	8.9
Volunteer State Bank	69.7	80.4	7.1
Tipton			
Bank of Mason	33.9	63.1	12.4
Brighton Bank	50.1	91.3	6.8
First State Bank	54.3	83.5	6.0
Munford Union Bank	50.4	87.7	8.4
Tipton County Bank	49.1	84.9	5.8
Union Savings Bank	38.5	84.1	7.3

SELECTED OPERATING RATIOS FOR INDIVIDUAL STATE BANKS

December 31, 1984

County and Banks	Loans/ Deposits	Int. Bearing Dep./ Total Deposits	Capital/ Assets
Trousdale			
Bank of Hartsville	44.8	81.1	8.8
Citizens Bank	58.8	79.8	7.9
Union			
First State Bank	46.3	88.2	6.9
Union County Bank	69.2	87.8	4.7
Van Buren			
Citizens Bank	63.8	82.7	12.4
Warren			
Citizens State Bank	64.8	82.8	5.9
City Bank and Trust Company	55.8	85.5	6.5
Washington			
Commerce Union Bank Johnson City	74.0	73.2	10.0
Hamilton Bank of Upper East Tenn	62.8	80.2	6.6
Wayne			
Bank of Waynesboro	50.1	86.7	10.8
Peoples Bank	83.2	86.3	7.0
Wayne County Bank	77.6	85.9	10.3
Weakley			
Bank of Gleason	54.3	85.3	9.7
Bank of Sharon	48.1	88.6	10.0
City State Bank	48.6	87.3	7.6
Dukedom Bank	41.0	87.3	6.5
Greenfield Banking Company	51.6	89.0	9.0
Martin Bank	58.2	88.0	3.6
Weakley County Bank	52.5	86.7	7.6
Williamson			
Williamson County Bank	72.6	86.2	7.1
Wilson			
First Southern Bank	73.3	80.6	5.7
Lebanon Bank	56.6	83.8	7.1
Peoples Bank	65.6	81.3	6.7
STATE BANK AVERAGE	59.3	82.3	7.5

NOTE: The Capital/Assets ratio includes Subordinated Notes and Debentures.

RANKING OF STATE CHARTERED BANKS BY ASSETS

December 31, 1984

(In Thousands)

Name of Bank	Location	Total Assets	1984 Rank	1983 Rank
Commerce Union Bank	Nashville	1,777,582	1	1
Nashville City Bank & Trust Co.	Nashville	532,128	2	6
Commercial and Industrial Bank	Memphis	449,207	3	4
Midland Bank & Trust Co.	Memphis	414,487	4	3
Valley Fidelity Bank	Knoxville	337,692	5	7
Mid-South Bank & Trust Company	Murfreesboro	335,476	6	9
Pioneer Bank	Chattanooga	315,210	7	8
Williamson County Bank	Franklin	233,683	8	12
Hamilton Bank of Upper East TN	Johnson City	209,247	9	11
Commerce Union Bank of Memphis	Memphis	192,484	10	13
Energy Bank	Oak Ridge	178,737	11	15
Tri City Bank & Trust Company	Blountville	175,520	12	19
Greene County Bank	Greeneville	164,507	13	14
Northern Bank of Tennessee	Clarksville	158,974	14	16
Citizens Bank of Cookeville, TN	Cookeville	143,073	15	20
Citizens Union Bank	Rogersville	138,817	16	18
Barretville Bank & Trust Company	Millington	138,385	17	17
City Bank & Trust Company	McMinnville	131,852	18	23
United American Bank of Memphis	Memphis	127,210	19	21
Middle Tennessee Bank	Columbia	118,999	20	24
Commerce Union of Rutherford Co.	Murfreesboro	117,068	21	27
Cleveland Bank & Trust Co.	Cleveland	116,932	22	28
Tipton County Bank	Covington	116,039	23	25
Commerce Union Bank Chattanooga	Chattanooga	114,702	24	30
Commerce Union Bank Greeneville	Greeneville	113,794	25	33
Commercial Bank & Trust Company	Paris	111,586	26	26
Merchants Bank	Cleveland	108,253	27	29
Citizens Bank	Carthage	103,823	28	34
Lebanon Bank	Lebanon	103,813	29	35
Bank of Roane County	Harriman	102,708	30	32
Bank of Goodlettsville	Goodlettsville	98,149	31	38
Hamilton Bank of Morristown	Morristown	97,820	32	37
Commerce Union Bank Clarksville	Clarksville	94,563	33	31
Merchants Planters Bank	Newport	90,802	34	53
Bank of Commerce	Morristown	87,584	35	36
American Bank & Trust	Cookeville	86,508	36	40
Commerce Union Bank Union City	Union City	86,098	37	39
Citizens Bank	Elizabethton	85,998	38	41
Carter County Bank	Elizabethton	84,421	39	46
Sevier County Bank	Sevierville	81,137	40	47
Bank of Huntingdon	Huntingdon	81,011	41	42
Union Bank	Pulaski	80,635	42	43
The Community Bank of Germantown	Germantown	80,030	43	59
First Bank of Marion County	South Pittsburg	78,410	44	79
Merchants State Bank	Humboldt	77,374	45	50
Union Bank & Trust Company	Livingston	76,740	46	45

Name of Bank	Location	Total Assets	1984 Rank	1983 Rank
Bank of Commerce	Woodbury	75,695	47	49
Brownsville Bank	Brownsville	75,168	48	48
Central State Bank	Lexington	74,475	49	52
First Citizens Bank of Cleveland	Cleveland	72,501	50	56
Commerce Union of Sumner County	Gallatin	71,770	51	55
Sweetwater Valley Bank	Sweetwater	71,491	52	51
Bank of Tennessee	Kingsport	70,132	53	103
Citizens Bank of Blount County	Maryville	67,532	54	63
Bank of Madisonville	Madisonville	65,988	55	60
Hardeman County Bank	Bolivar	65,739	56	54
Bank of Putnam County	Cookeville	65,490	57	57
First State Bank	Henderson	63,627	58	61
Macon Bank & Trust Company	Lafayette	62,568	59	62
The First State Bank	Brownsville	62,472	60	73
Bank of Ripley	Ripley	62,088	61	66
First State Bank	Covington	61,843	62	71
Commerce Union of Lawrence County	Lawrenceburg	61,816	63	58
Bank of Camden	Camden	60,738	64	67
Farmers Bank	Portland	60,421	65	74
Bank of Loudon County	Lenoir City	58,962	66	69
Peoples and Union Bank	Lewisburg	58,425	67	64
Peoples Bank	Lebanon	57,867	68	80
Volunteer State Bank	Portland	56,656	69	81
Citizens Bank	New Tazewell	56,446	70	65
Claiborne County Bank	Tazewell	55,272	71	87
Cumberland County Bank	Crossville	54,343	72	75
Somerville Bank & Trust Company	Somerville	52,932	73	78
Milan Banking Company	Milan	52,859	74	85
Citizens Bank	Lafayette	51,668	75	82
Tennessee State Bank	Gatlinburg	50,809	76	83
Bank of Dickson	Dickson	50,231	77	91
First Trust & Savings Bank	Oneida	48,442	78	90
Selmer Bank and Trust	Selmer	47,778	79	93
Commerce Union Bank Johnson City	Johnson City	47,569	80	84
Farmers Union Bank	Ripley	46,645	81	95
Citizens Bank & Trust Company of Grainger County	Rutledge	46,571	82	92
First Peoples Bank of Jefferson County	Jefferson City	45,859	83	89
Ashland City Bank & Trust	Ashland City	45,407	84	94
Commerce Union Bank Humphreys County	Waverly	45,177	85	97
McKenzie Banking Company	McKenzie	44,893	86	96
Farmers State Bank	Mountain City	44,882	87	98
Bank of Ardmore	Ardmore	44,470	88	101
Ducktown Banking Company	Ducktown	44,045	89	100
Lincoln County Bank	Fayetteville	43,770	90	104
Tri-State Bank of Memphis	Memphis	42,420	91	105
Citizens Bank	Smithville	42,330	92	108
Hardin County Bank	Savannah	41,218	93	112
Citizens Bank	Savannah	40,199	94	111
Union Bank	Jamestown	40,180	95	114
Bank of Bartlett	Bartlett	40,036	96	163

Name of Bank	Location	Total Assets	1984 Rank	1983 Rank
Bedford County Bank	Shelbyville	39,509	97	119
Bank of McLemoresville	McLemoresville	38,960	98	113
City State Bank	Martin	38,658	99	115
Union County Bank	Maynardville	38,549	100	76
Marion Trust and Banking Company	Jasper	38,319	101	106
Martin Bank	Martin	37,445	102	99
Dekalb County Bank & Trust Co.	Alexandria	37,397	103	117
The Farmers Bank of Lynchburg, TN	Lynchburg	37,374	104	116
Citizens Savings Bank & Trust Co.	Nashville	36,949	105	109
First Citizens Bank of Hohenwald	Hohenwald	36,833	106	110
First Southern Bank	Mt. Juliet	35,586	107	142
Franklin County Bank	Winchester	33,362	108	120
Security State Bank	Newbern	32,961	109	125
Jackson County Bank	Gainesboro	32,696	110	124
Bank of Waynesboro	Waynesboro	32,447	111	121
Wayne County Bank	Waynesboro	31,866	112	128
Union Savings Bank	Covington	31,620	113	123
American City Bank of Tullahoma	Tullahoma	31,302	114	126
Commercial Bank of Claiborne Co.	Harrogate	31,029	115	144
First State Bank	Jacksboro	30,742	116	129
Bank of Sharon	Sharon	30,604	117	134
Peoples Bank	Clifton	30,338	118	130
Bank of Crockett	Bells	30,220	119	127
Citizens Bank & Trust Company	Wartburg	30,203	120	137
Peoples Bank & Trust Company	Manchester	29,724	121	135
First State Bank	Linden	29,555	122	132
Bank of Alamo	Alamo	29,403	123	133
Reelfoot Bank	Hornbeak	29,100	124	150
City & County Bank in McMinn County	Athens	28,855	125	118
Decatur County Bank	Decaturville	28,414	126	153
Bank of Bolivar	Bolivar	28,368	127	131
Dover-Peoples Bank & Trust Co.	Dover	27,848	128	145
Bank of Troy	Troy	27,837	129	147
Bank of Celina	Celina	27,660	130	146
Citizens Central Bank	Murfreesboro	27,175	131	172
Union Bank	Jellico	26,725	132	167
Bank of Gleason	Gleason	26,722	133	159
Bank of Loretto	Loretto	26,628	134	136
Fentress County Bank	Jamestown	26,517	135	140
Security Bank & Trust Company	Centerville	26,304	136	154
Meigs County Bank	Decatur	26,227	137	157
First State Bank & Trust Company	Tiptonville	26,005	138	155
Weakley County Bank	Dresden	25,834	139	139
The First Bank of Maury County	Columbia	25,796	140	148
Bank of Halls	Halls	25,630	141	165
First State Bank	Kenton	25,277	142	161
Farmers Bank	Trimble	25,237	143	166
Greenfield Banking Company	Greenfield	25,231	144	158
Bank of Commerce	Trenton	24,542	145	141
Farmers Bank	Parsons	24,350	146	151
Andrew Johnson Bank	Greeneville	24,284	147	169
Sequatchie County Bank	Dunlap	23,818	148	162

Name of Bank	Location	Total Assets	1984 Rank	1983 Rank
Munford Union Bank	Munford	23,654	149	171
Security Bank & Trust Company	Cottage Grove	23,171	150	186
Merchants and Farmers Bank	Greenback	22,90[illegible]	151	180
United Southern Bank of Morristown	Morristown	22,783	152	176
First Bank of Rhea County	Spring City	22,417	153	184
The Peoples Bank of Elk Valley	Fayetteville	22,410	154	152
Southern United Bank of McMinn County	Etowah	22,403	155	174
Bank of Hartsville	Hartsville	22,018	156	179
Peoples Bank	Vanleer	21,793	157	178
Farmers Bank of Lawrence County	Lawrenceburg	21,673	158	*
Pickett County Bank & Trust Co.	Byrdstown	21,512	159	170
First Bank and Trust	Tracy City	21,365	160	185
Bank of Trenton & Trust Company	Trenton	21,285	161	183
Erin Bank & Trust Company	Erin	21,234	162	182
Bank of Bradford	Bradford	20,362	163	181
Farmers and Merchants Bank	Dyer	20,285	164	187
Citizens Bank	Hartsville	20,161	165	177
Volunteer Bank and Trust Company of Hamilton Co.	Chattanooga	20,127	166	235
Farmers State Bank	Scotts Hill	19,522	167	194
First State Bank of Fayette County	Somerville	19,317	168	188
Merchants Planters Bank	Toone	19,015	169	207
Cheatham State Bank	Kingston Springs	18,995	170	192
Bank of Middleton	Middleton	18,730	171	195
First State Bank	Maynardville	18,533	172	212
Whiteville Savings Bank	Whiteville	18,316	173	201
Citizens State Bank	Parsons	18,133	174	190
Liberty State Bank	Liberty	18,022	175	189
Commercial Bank	Obion	17,835	176	191
Bank of Adamsville	Adamsville	17,780	177	198
Citizens State Bank	Trenton	17,573	178	193
Benton Banking Company	Benton	17,155	179	204
Bank of Friendship	Friendship	17,018	180	202
Riceville Bank	Riceville	17,008	181	196
American Fidelity Bank	Alcoa	16,857	182	199
Citizens State Bank	South Pittsburg	16,674	183	206
Chester County Bank	Henderson	16,518	184	200
Bank of Perry County	Lobelville	16,038	185	209
Johnson County Bank	Mountan City	15,692	186	217
Citizens Bank	Gainesboro	15,273	187	211
Medina Banking Company	Medina	15,064	188	216
Farmers and Merchants Bank	Adamsville	14,956	189	213
American Bank & Trust Company	Crossville	14,862	190	197
Farmers Bank	Cornersville	14,843	191	215
Citizens Bank of Dunlap and Pikeville	Dunlap	14,785	192	236
Bells Banking Company	Bells	14,756	193	205
Gates Banking & Trust Company	Gates	14,738	194	214
United Citizens Bank of Cheatham County	Ashland City	14,728	195	224
Coffee County Bank	Manchester	14,577	196	218

Name of Bank	Location	Total Assets	1984 Rank	1983 Rank
Peoples Bank & Trust Company	Byrdstown	14,534	197	220
First Security Bank of Dickson	Dickson	14,358	198	227
Bank of Obion County	Union City	14,024	199	219
Citizens Cumberland City Bank	Cumberland City	13,804	200	221
Dukedom Bank	Dukedom	13,603	201	248
Bank of Frankewing	Frankewing	13,556	202	225
Citizens Bank	Sneedville	12,451	203	222
Citizens State Bank	McMinnville	12,108	204	223
First State Bank	Chapel Hill	11,972	205	230
Moscow Savings Bank	Moscow	11,570	206	232
Citizens Bank	Collierville	11,505	207	226
Bank of Dyer	Dyer	11,398	208	228
Farmers Bank & Trust Company	Puryear	11,151	209	238
Oakland Deposit Bank	Oakland	10,892	210	237
Brighton Bank	Brighton	10,880	211	229
Peoples Bank	Sardis	10,782	212	233
Clay County Bank	Celina	10,745	213	231
Bank of Niota	Niota	10,609	214	234
Farmers and Merchants Bank	Bumpus Mills	9,981	215	240
Bank of Cannon County	Woodbury	9,635	216	241
Farmers Bank	Woodland Mills	9,298	217	239
Lewis County Bank	Hohenwald	9,223	218	257
Farmers and Merchants Bank	Bethpage	9,153	219	243
Tennessee Bank & Trust	Milllington	9,029	220	258
Citizens Bank	Spencer	8,808	221	242
Farmers and Merchants Bank	Trezevant	8,553	222	244
Home Banking Company	Finger	8,467	223	246
The Lauderdale County Bank	Halls	8,387	224	250
Planters Bank of Maury City	Maury City	8,338	225	249
Farmers and Merchants Bank	White Bluff	8,217	226	251
Farmers Bank & Trust Company	Indian Mound	7,610	227	247
Bank of Belfast	Belfast	7,279	228	253
Citizens Bank & Trust Company	Atwood	6,121	229	255
Peoples Bank of Polk County	Benton	6,071	230	256
Bank of Orlinda	Orlinda	4,808	231	259
Bank of Bellevue	Nashville	3,832	232	*
Bank of Mason	Mason	3,739	233	260
Raya Bank International	Nashville	1,907	234	261
Meltons Bank	Gassaway	372	235	262

*New Bank

LARGEST COMMERCIAL BANKS IN TENNESSEE BY DEPOSIT SIZE

December 31, 1984

Name of Bank	City	Total Deposits (000)	1984 Rank	1983 Rank
First Tennessee, N.A.	Memphis	3,648,932	1	1
Third National Bank	Nashville	1,750,936	2	2
First American National Bank	Nashville	1,546,328	3	3
Union Planters National Bank of Memphis	Memphis	1,415,471	4	4
Commerce Union Bank	Nashville	1,314,453	5	5
National Bank of Commerce	Memphis	883,189	6	6
American National Bank & Trust Co.	Chattanooga	813,643	7	7
First American National Bank	Knoxville	704,886	8	8
Nashville City Bank & Trust Company	Nashville	483,160	9	15
First American National Bank	Kingsport	451,699	10	11
Commercial & Industrial Bank	Memphis	406,259	11	13
Midland Bank & Trust	Memphis	351,392	12	12
Mid-South Bank & Trust	Murfreesboro	304,131	13	18
Valley Fidelity Bank & Trust Company	Knoxville	279,569	14	16
Third National Bank	Knoxville	276,688	15	**
Pioneer Bank	Chattanooga	269,204	16	17
First American National Bank	Jackson	245,801	17	**
Williamson County Bank	Franklin	208,698	18	**
Hamilton Bank of Upper East Tenn	Johnson City	174,664	19	20
Energy Bank	Oak Ridge	164,188	20	**

**Not listed previous year

REGISTERED MULTI-BANK HOLDING COMPANIES IN TENNESSEE

(Report of Condition as of December 31, 1984)

(000)

	TOTAL ASSETS
Barretville Bank & Trust Company	
Barretville Bank & Trust Company	138,385
Somerville Bank & Trust Company	52,932
TOTALS	191,317
Commerce Union Corporation	
Commerce Union Bank, Chattanooga	114,702
Commerce Union Bank, Clarksville	94,563
Commerce Union Bank, Gallatin	71,770
Commerce Union Bank, Greeneville	113,794
Commerce Union Bank, Johnson City	47,569
Commerce Union Bank, Lawrenceburg	61,816
Commerce Union Bank, Memphis	192,484
Commerce Union Bank, Murfreesboro	117,068
Commerce Union Bank, Nashville	1,777,582
Commerce Union Bank, Union City	86,098
Commerce Union Bank, Waverly	45,177
TOTALS	2,722,623
Community Bancshares, Inc.	
Tennessee Bank and Trust, Millington	8,913
The Community Bank of Germantown	80,030
TOTALS	88,943
FPB Corporation	
First and Peoples National Bank, Gallatin	50,059
The Farmers and Merchants Bank, Bethpage	9,153
TOTALS	59,212
First American Corporation	
First American National Bank of Chattanooga	33,917
First American National Bank of Cleveland	101,100
First American National Bank of Jackson	285,004
First American National Bank of Kingsport	564,019
First American National Bank of Knoxville	878,609
First American National Bank of Memphis	88,260
First American National Bank of Nashville	2,012,235
TOTALS	3,963,144
Northern of Tennesse Corporation	
First Southern Bank, Mt. Juliet	35,349
Northern Bank of Tennessee, Clarksville	158,974
TOTALS	194,323

REGISTERED MULTI-BANK HOLDING COMPANIES IN TENNESSEE

(Report of Condition as of December 31, 1984)

(000)

	TOTAL ASSETS
Tennessee National Bancshares	
Tennessee State Bank, Gatlinburg	50,809
Merchants & Farmers Bank, Greenback	22,900
The First National Bank of Jefferson City	53,679
Blount National Bank, Maryville	166,804
TOTALS	294,192
Third National Corporation	
American National Bank, Chattanooga	980,149
Bank of Obion County, Union City	14,024
Citizens Bank, Savannah	40,027
Hamilton Bank of Upper East Tennessee, Johnson City	209,247
Merchants Bank, Cleveland	108,253
The First National Bank, Lawrenceburg	88,435
The First National Bank, Smyrna	26,073
The Union Bank, Pulaski	80,635
Third National Bank, Knoxville	307,330
Third National Bank in Anderson County, Lake City	110,699
Third National Bank, Nashville	2,192,695
Third National Bank, Sevierville	88,098
TOTALS	4,245,665

REGISTERED SINGLE BANK HOLDING COMPANIES IN TENNESSEE

(Report of Condition as of December 31, 1984)

(000)

	TOTAL ASSETS
American Bancshares, Inc., Cookeville	86,508
American City Bancorp, Inc., Tullahoma	31,302
Andrew Johnson Bancshares, Greeneville	24,284
Ardmore Bancshares, Inc., Ardmore	44,470
BOC Bancorp, Inc., Woodbury	75,695
B.P.C. Corporation, Cookeville	65,490
Bancorp of Huntingdon, Huntingdon	81,011
Bancshares of Camden, Inc., Camden	60,738
Bancshares of Gleason, Inc., Gleason	26,722
Bancshares of Ripley, Inc., Ripley	62,088
Basin Bancorp, Inc., Ducktown	44,045
Benton Bancshares, Inc., Benton	17,155
Brighton Bancshares Corporation, Brighton	10,880
Brownsville Bancshares Corp., Brownsville	75,168
CBC Bancorp. Inc., Cookeville	143,073
CBS Bancshares, Inc., Spencer	8,808
CB & T, Inc., McMinnville	131,852
CNB Bancshares, Inc., Sevierville	42,810
Central Bancorp, Inc., Nashville	27,175
Chester County Bancshares, Inc., Henderson	16,518
Citco Bancshares, Inc., Elizabethton	85,998
Citizens Bancorp, Inc., New Tazewell	56,446
Citizens Bancshares, Inc., Bristol	18,223

REGISTERED SINGLE BANK HOLDING COMPANIES IN TENNESSEE

(Report of Condition as of December 31, 1984)

(000)

	TOTAL ASSETS
Citizens of Grainger County, Rutledge	46,571
Citizens Union Bancorp, Inc., Rogersville	138,817
Clay County Bancshares, Inc., Celina	10,745
Coffee County Bancshares, Inc., Manchester	14,577
Commercial Holding Company, Paris	111,586
Community Financial Services, Bolivar	28,368
Dale Hollow Holding Company, Celina	27,660
Dickson Financial Corporation, Dickson	50,231
Dixie Bancshares, Inc., Dukedom	13,603
Dyer F & M Bancshares, Inc., Dyer	20,285
East Tennessee Bancorp, Inc., Knoxville	87,584
Elk Valley Bancshares, Inc., Fayetteville	22,140
Etowah Bancing Company, Etowah	22,403
FCB Corporation, Manchester	42,993
FN Bancorp, Inc., Tullahoma	40,703
FSB, Inc., Covington	61,843
Farmers Bancorp, Inc., Dyersburg	25,237
Farmers Union Bancshares, Inc., Ripley	46,645
First American Bancshares, Inc., Knoxville	295,466
First Citizens Bancorp, Cleveland	72,501
First Citizens Bancshares, Inc., Dyersburg	157,892
First Dickson Corporation, Dickson	86,313
First Farmers Bancshares, Inc., Portland	60,421
First Farmers and Merchants, Columbia	152,802
First Financial Services, Inc., Brownsville	62,472

REGISTERED SINGLE BANK HOLDING COMPANIES IN TENNESSEE

(Report of Condition as of December 31, 1984)

(000)

	TOTAL ASSETS
First Franklin Bancshares, Inc., Athens	74,629
First McMinnville Corp., McMinnville	88,502
First National Bancorp of Lewisburg, Inc., Lewisburg	55,339
First National Bancorp of Shelbyville, Shelbyville	85,585
First National Bancshares Corporation, Lexington	48,076
First National Financial Corp., Clarksville	175,561
First Peoples Bancorp, Inc., Jefferson City	46,069
First Pikeville Bancshares, Inc., Pikeville	24,011
First Pulaski National Corporation, Pulaski	106,525
First Roane County Bankcorp, Inc., Rockwood	99,756
First Selmer Bancshares, Inc., Selmer	25,233
First Springfield National Corporation, Springfield	61,496
First State Bancorporation, Tiptonville	26,005
First Tennessee National Corporation, Memphis	4,647,538
Franklin First National Corp., Decherd	51,329
Gallatin Bancshares, Inc., Gallatin	48,771
General Bancshares Corporation, Memphis	449,207
Goodlettsville Bancshares, Inc., Goodlettsville	98,149
Hardeman County Investment Co., Inc., Bolivar	65,739
Hardin County Bancshares, Inc., Savannah	41,218
Harrogate Corporation, Harrogate	30,940
Hartsville Bancshares, Inc., Hartsville	22,018
Heritage Financial Corporation, Loudon	38,619

REGISTERED SINGLE BANK HOLDING COMPANIES IN TENNESSEE

(Report of Condition as of December 31, 1984)

(000)

	TOTAL ASSETS
LCB Corp, Inc., Fayetteville	43,770
Lafollette First National Corp., Lafollette	49,702
Loudon County Bancshares, Inc., Lenoir City	58,962
Marion Bancshares, Inc., Jasper	38,319
Meigs County Bancshares, Inc., Decatur	26,227
Merchants and Planters Corporation, Newport	90,802
Merchants State Holding Company, Humboldt	77,374
Metropolitan Bancshares, Inc., Munford	23,664
Midland Trust Company, Memphis	414,487
Mid-South Bancorp, Inc., Murfreesboro	335,476
Monroe Bancshres, Inc., Madisonville	65,693
Mountain Bancshares, Inc., Tracy City	21,365
Mountcorp Bancshares, Inc., Jamestown	26,517
NBN Corporation, Newport	51,517
National Commerce Bancorporation, Memphis	1,159,284
PB Bancshares, Inc., Clifton	30,338
Peoples Bancshares, Inc., Lebanon	57,867
The Peoples National Bancorp, Inc., Shelbyville	78,296
Perry County Holding Company, Linden	29,555
Plateau Bancshares, Inc., Crossville	24,408
Quality Financial Services, Alexandria	37,397
Reelfoot Bancshares, Inc., Union City	29,100
Republic Bancshares, Inc., Winchester	33,362

REGISTERED SINGLE BANK HOLDING COMPANIES IN TENNESSEE

(Report of Condition as of December 31, 1984)

(000)

	TOTAL ASSETS
Rhea Bancshares, Inc., Dayton	51,433
SWG Financial Enterprises, Morristown	97,820
Sequatchie Valley Bancshares, Dunlap	14,785
Sevier County Bancshares, Inc., Sevierville	81,137
Southwest Tennessee Bancshares, Inc., Adamsville	14,956
Sweetwater Valley Corporation, Sweetwater	71,491
Tennessee Bancorp, Elizabethton	84,421
Tennessee Eastern Bancshares, Oak Ridge	178,737
Townsend Financial Corporation, Parsons	24,350
Traders Bancshares Corporation, Nashville	31,074
Tri-City Bancorp, Inc., Blountville	175,520
Tri-State Bancshares, Inc., Knoxville	37,753
Troy Bancorp, Inc., Troy	27,837
Twin Cities Financial Services, Maryville	67,532
UNB Corporation, Fayetteville	86,503
Union Bancshares, Inc., Livingston	76,740
Union Planters Corporation, Memphis	1,908,952
United Citizens Bancshares, Inc., Ashland City	14,728
Upper Cumberland Bancshares, Byrdstown	14,534
Volunteer Bancshares, Inc., Jackson	177,818
Volunteer State Bancshares, Portland	20,586
W.B.T. Holding Company, Memphis	127,210
Wayne County Bancshares, Inc., Waynesboro	31,866

REGISTERED SINGLE BANK HOLDING COMPANIES IN TENNESSEE

(Report of Condition as of December 31, 1984)

(000)

	TOTAL ASSETS
West Tennessee Bancshares, Bartlett	40,036
Williamson County Bancorp, Inc., Franklin	233,683

COUNTY BANKING PROFILE

County	Total Bank Deposits (000)	Deposits Per Bank	Population Per Bank	Population Per Office
Anderson	364,916	91,229	17,050	2,842
Bedford	156,113	52,038	9,367	2,810
Benton	94,634	47,317	7,550	3,775
Bledsoe	25,627	12,814	4,700	4,700
Blount	380,858	95,215	19,850	3,609
Bradley	302,072	75,518	17,150	3,430
Campbell	159,249	31,850	7,060	3,209
Cannon	69,754	23,251	3,500	2,100
Carroll	149,616	29,923	5,600	2,154
Carter	134,983	44,994	17,033	3,931
Cheatham	64,228	21,409	7,300	3,129
Chester	64,375	32,188	6,300	2,520
Claiborne	107,429	35,810	8,500	2,550
Clay	30,824	15,412	3,850	2,567
Cocke	91,843	45,922	14,550	2,910
Coffee	154,452	25,742	6,633	3,062
Crockett	91,859	15,310	2,367	1,578
Cumberland	125,122	41,707	9,733	2,655
Davidson	3,813,660	346,696	43,436	4,305
Decatur	59,252	19,751	3,667	2,200
Dekalb	87,782	21,946	3,400	1,943
Dickson	135,230	27,046	6,080	2,764
Dyer	199,681	49,920	8,625	2,875
Fayette	72,643	18,161	6,125	4,900
Fentress	48,046	24,023	7,550	3,775
Franklin	120,447	30,112	8,125	2,708
Gibson	293,938	22,611	3,769	2,227
Giles	193,605	48,401	6,150	1,892
Grainger	36,799	36,799	17,000	5,667
Greene	239,997	59,999	13,700	2,384
Grundy	38,118	19,059	7,050	2,350
Hamblen	213,807	53,452	12,675	3,380
Hamilton	1,558,949	311,790	57,460	3,591
Hancock	11,701	11,701	6,800	6,800
Hardeman	119,490	23,898	4,680	1,671
Hardin	85,150	28,383	7,500	2,250
Hawkins	159,120	53,040	14,833	4,045
Haywood	102,631	34,210	6,767	2,900
Henderson	115,935	28,984	5,375	3,583
Henry	157,390	39,348	7,275	2,645

COUNTY BANKING PROFILE

County	Total Bank Deposits (000)	Deposits Per Bank	Population Per Bank	Population Per Office
Hickman	59,554	29,777	7,600	5,066
Houston	15,754	15,754	7,100	7,100
Humphreys	71,337	35,669	8,100	2,700
Jackson	38,131	19,066	4,650	1,550
Jefferson	139,903	34,976	8,100	2,492
Johnson	43,613	21,807	7,000	3,500
Knox	1,757,833	351,567	65,500	4,549
Lake	29,215	14,608	3,850	1,540
Lauderdale	123,118	20,520	4,067	2,711
Lawrence	196,322	39,264	6,800	2,267
Lewis	34,588	34,588	10,300	10,300
Lincoln	134,711	33,678	6,500	2,167
Loudon	162,160	40,540	7,525	1,771
McMinn	166,745	27,791	7,067	2,827
McNairy	90,147	18,029	4,600	1,917
Macon	89,516	44,758	8,050	2,683
Madison	412,887	103,222	18,675	3,735
Marion	88,398	29,466	8,200	2,733
Marshall	117,485	23,497	3,960	2,200
Maury	289,557	72,389	12,875	2,861
Meigs	20,011	20,011	7,300	2,433
Monroe	127,614	42,538	9,767	2,093
Montgomery	332,148	83,037	22,300	4,460
Moore	29,183	29,183	4,600	4,600
Morgan	39,545	19,773	8,500	4,250
Obion	212,917	26,615	4,100	1,929
Overton	84,986	42,493	8,750	4,375
Perry	36,748	18,374	3,100	2,067
Pickett	26,335	13,168	2,250	2,250
Polk	81,319	20,330	3,375	1,350
Putnam	320,850	80,213	12,300	2,733
Rhea	83,781	27,927	8,133	3,050
Roane	163,810	54,603	16,333	3,500
Robertson	110,178	22,036	7,480	3,740
Rutherford	359,481	59,914	14,967	4,726
Scott	89,006	29,669	6,633	2,843
Sequatchie	27,319	13,660	4,350	2,900
Sevier	252,242	42,040	7,283	2,300
Shelby	4,209,681	300,692	56,007	5,092
Smith	93,598	46,799	7,350	2,940

COUNTY BANKING PROFILE

County	Total Bank Deposits (000)	Deposits Per Bank	Population Per Bank	Population Per Office
Stewart	46,946	11,737	2,175	1,450
Sullivan	547,096	109,419	29,120	4,697
Sumner	282,789	35,349	11,063	3,161
Tipton	135,786	22,631	5,667	3,400
Trousdale	34,720	17,360	2,950	1,475
Unicoi	39,287	19,643	8,300	5,533
Union	64,479	32,239	6,000	2,400
Van Buren	6,535	6,535	4,800	4,800
Warren	177,360	44,340	8,225	2,193
Washington	437,827	87,565	18,140	3,127
Wayne	71,860	23,953	4,733	2,028
Weakley	180,361	22,545	4,100	2,733
White	112,254	37,418	6,566	3,940
Williamson	324,557	64,911	12,360	3,635
Wilson	211,509	42,301	11,420	4,078
Tennessee	23,866,417	69,379	13,526	3,441
STANDARD METROPOLITAN STATISTICAL AREAS				
Chattanooga	1,877,629	110,448	25,090	3,913
Clarksville	594,751	74,343	18,777	4,172
Tri-Cities	1,789,320	74,555	18,068	3,803
Knoxville	2,568,086	171,205	31,767	3,874
Memphis	4,639,522	149,662	29,453	4,706
Nashville	5,301,632	126,229	20,250	3,974
Tennessee (SMSA'S)	16,770,940	122,415	23,726	4,114

NOTE: This data was calculated from the FDIC booklet, *Summary of Deposits in all Commercial and Mutual Savings Banks, June 30, 1983, and Provisional Estimates of the Population of Tennessee, July 1, 1982,* which were provided by the Tennessee State Planning Office.

STATE CHARTERED COMMERCIAL BANKS
COMPARATIVE STATEMENT OF CONDITION
(000)

ASSETS:	31 DEC 82 282 State Banks	% Change	31 DEC 83 262 State Banks	% Change	31 DEC 84 235 State Banks
1.A Noninterest—Bearing Balances	1,356,510	3.68-	1,306,614	28.68-	931,839
1.B Interest—Bearing Balances	0	.00	0	.00	447,233
2. Securities	3,917,430	13.41	4,442,905	5.44-	4,200,996
3. Fed Funds Sold & Sec. Purchased	1,003,314	23.25-	770,017	4.31-	736,800
4.A Total Loans	7,756,832	6.39-	7,260,785	2.28	7,426,208
4.B Reserve for Loan Losses	86,115	6.10-	80,860	3.92	84,032
4.C Net Loans	7,670,717	6.40-	7,179,925	2.26	7,342,176
5. Assets Held in Trading Accounts	12,205	63.53-	4,451	78.05-	977
6. Premises and Fixed Assets	303,338	4.61-	289,346	6.89-	269,402
7. Other Real Estate Owned	67,543	.02	67,557	12.23-	59,292
8. Invest in Unconsol. Subsidiaries	3,940	14.09--	3,385	41.39-	1,984
9. Customer Liab. On Accept. Outstanding	70,368	11.83	778,692	47.33-	41,451
10. Direct Lease Fin/Intangible Assets	14,816	33.11	19,772	2.00-	19,328
11. Other Assets	522,736	14.09	596 412	48.80-	305,336
12. TOTAL ASSETS	14,942,917	1.23--	14,759,026	2.73-	14,356,814

STATE CHARTERED COMMERCIAL BANKS
COMPARATIVE STATEMENT OF CONDITION
(000)

LIABILITIES:	31 DEC 82 282 State Banks	% Change	31 DEC 83 262 State Banks	% Change	31 DEC 84 235 State Banks
13.A Total Deposits-Domestic	12,832,966	.89-	12,719,091	1.53-	12.524,935
13.A1 Noninterest-Bearing Deposits	2,496,646	4.64-	2,380,739	6.72-	2,220,734
13.A2 Interest-Bearing Deposits	10,336,320	1.14	10,454,493	1.44-	10,304,201
13.B Total Deposits—Foreign	0	.00	0	.00	60,349
13.B1 Noninterest-Bearing Foreign	0	.00	0	.00	0
13.B2 Interest-Bearing Foreign	0	.00	0	.00	60,349
14. Fed Funds Purchased & Sec. Sold	569,104	32.53-	383,974	8.05-	353,080
15. Demand Notes Issued U.S. Treas.	0	.00	0	.00	19,578
16. Other Borrowed Money	49,891	16.64	58,194	76.49-	13,682
17. Mortgage Indebtedness	21,532	37.62	29,632	1.70	30,135
18. Banks Liability	70,373	13.14	79,620	47.94-	41,451
19. Notes and Debentures	56,976	32.85-	38,257	1.44-	37,706
20. Other Liabilities	262,274	6.82-	244,395	1.45-	240,848
21. Total Liabilities	13,806,140	1.27-	13,631,047	2.27-	13,321,764
22. Limited Life Preferred Stock	0	.00	0	.00	0

		31 DEC 82 282 State Banks	% Change	31 DEC 83 262 State Banks	% Change	31 DEC 84 235 State Banks
EQUITY CAPITAL:						
23.	Preferred Stock	3,856	147.28	9,535	5.59-	9,002
24.	Common Stock	193,062	9.90-	173,946	9.53-	157,363
25.	Surplus	276,020	21.71	335,931	20.74	266,248
26.	Undivided Profits & Capital Reserves	606,863	6.02-	570,310	5.63	602,436
27.	Total Equity Capital	1,079,801	1.28	1,093,627	5.36-	1,035,050
28.	**Total Liabilities and Equity Capital**	14,942,917	1.23-	14,759,026	2.73-	14,356,814

PERCENTAGE DISTRIBUTION OF ASSETS: RECENT TRENDS

	31 DEC 84 235 State Banks
Cash and Due	9.60
Noninterest Bearing Balances	(6.49)
Interest Bearing Balances	(3.11)
U.S. Government Obligations	29.26
Loans and Discounts (Gross)	51.73
Federal Funds Sold	5.13
Banking House & Fixtures	1.88
Real Estate & Investments	.41
Other Assets	2.13
	*

PERCENTAGE DISTRIBUTION OF LIABILITIES AND CAPITAL ACCOUNTS: RECENT TRENDS

	31 DEC 84 235 State Banks
Total Deposits	87.24
Noninterest Deposits	(15.47)
Interest Deposits	(71.77)
Common Stock	1.10
Surplus	1.86
Undivided Profits & Reserves	4.20
All Other Liabilities	1.68
	*

*Due to rounding, the sum of the columns may not equal 100%

SELECTED STATE BANK COMPOSITE RATIOS: RECENT TRENDS

	R/C Line	31 DEC 84 235 State Banks
Cash and Due/Total Deposits	(1A + 1B/13A)	11.01
Cash, Bonds and Sec./Total Deposits	(1A + 1B + 2 + 5/13A)	44.56
Noninterest-Bearing Deposits/Total Deposits	(13A1/13A)	17.73
Interest-Bearing Deposits/Total Deposits	(13A2/13A)	82.27
Loans/Deposits	(4A/13A)	59.29
Loans (Net)/Deposits	(4C/13A)	58.62
Equity Capital/Total Deposits	(27/13A)	8.26
Total Capital/Total Deposits	(19 + 27/13A)	8.56
Loan Reserve/Loans	(4B/4A)	1.13
Equity Capital/Risk Assets	(27/12-1A-1B-11)	8.17
Total Capital/Risk Assets	(19 + 27/12-1A-1B-11)	8.47
Loans/Total Assets	(4A/12)	51.73
Loans (Net)/Total Assets	(4C/12)	51.14
Total Capital/Total Assets	(19 + 27/12)	7.47
Total Capital/Loans	(19 + 27/4A)	14.44

STATE CHARTERED COMMERCIAL BANKS
COMPARATIVE STATEMENT OF INCOME
(000)

	31 DEC 1984 235 State Banks
Total Interest Income	1,449,861
Average Bank Interest Income	6,170
Total Interest Expense	922,653
Average Bank Interest Expense	3,926
Income Before Income Taxes & Extraordinary Items	147,453
Average Bank	627
Net Income	115,649
Average Bank Net Income	492

CREDIT UNIONS

STATE CREDIT UNIONS CHARTERED IN 1984

DATE	
01-06-84	D-J Employees' Savings Association Credit Union, Greeneville
05-04-84	DMIS Credit Association Credit Union, Smyrna
05-17-84	Baddour Employees Credit Association Credit Union, Memphis

STATE CREDIT UNIONS MERGED IN 1984

01-05-84	SHL Employees Credit Union, Scotts Hill, merged with TVA Western Employees Credit Union, Jackson
02-02-84	Baptist Employees Credit Union, Memphis, merged with Tennessee Teachers Credit Union, Nashville
02-23-84	Rainbo Employes Credit Union, Johnson City, merged with Tennessee Teachers Credit Union, Nashville
03-08-84	RMF Employees Credit Union, Chattanooga, merged with U.S. Pipe Federal Employees Credit Union, Chattanooga
03-21-84	Ortec Employees Credit Union, Oak Ridge, merged with ORNL Federal Credit Union, Oak Ridge
05-09-84	W. J. Savage Employees Credit Union, Knoxville, merged with Knoxville TVA Employees Credit Union, Knoxville
05-17-84	Simco Savings Association Credit Union, Chattanooga, merged with U.S. Pipe Federal Credit Union, Chattanooga
06-29-84	Memphis Purina Credit Union, Memphis, merged with First Central Credit Union of Memphis, Memphis
08-08-84	Wheland Employees Credit Union, Chattanooga, merged with Tennessee Teachers Credit Union, Nashville
11-28-84	Opryland Employees Credit Union, Nashville, merged with OKC Thrift Federal Credit Union, Oklahoma
12-05-84	Eastex-Bruce Credit Union, Memphis, merged with Harvester Lane Federal Credit Union, Memphis
12-19-84	Tazewell Textiles Employees Credit Uniion, Tazewell, merged with Knoxville TVA Employees Credit Union, Knoxville

STATE CREDIT UNIONS LIQUIDATED IN 1984

DATE	
01-06-84	Southern Electronics Credit Union, Mosheim
02-06-84	Railway Postal Employees Credit Union, Nashville
11-26-84	American Credit Union, Johnson City

STATE CREDIT UNION NAME CHANGES IN 1984

05-03-84	Shelby Central Credit Union to First Central Credit Union of Memphis, Memphis
08-07-84	Park View Hospital Credit Union to Medical Complex Credit Union, Nashville
09-10-84	Northside Hospital Employees Credit Union to Upper East Tennessee Medical Service Credit Union, Johnson City
10-18-84	Holston Valley Hospital & Medical Center Credit Union to Holston Valley Credit Union, Kingsport
12-06-84	Mason-Dixon Employees Credit Union to First Community Credit Union of Kingsport, Kingsport
12-06-84	McKee Bakery Employees Credit Union to McKee Baking Company Employees Credit Union, Collegedale

CONDITION OF INDIVIDUAL STATE CHARTERED CREDIT UNIONS

December 31, 1984

Name of Credit Union	City	Total Assets	Loans	Shares	Special Accounts
A.P.B. Co. Empls. Sav. Assn.	Chattanooga	187,168.93	162,574.51	165,695.87	
A.U.B. Empls.	Athens	99,186.76	79,997.31	70,366.73	
AFG Empls.	Kingsport	2,761,100.26	2,384,528.25	2,249,380.13	77,732.41
Alladin Empls.	Nashville	2,795,727.71	2,561,278.32	2,149,239.43	207,526.68
Allied Printing Plant Empls.	Chattanooga	557,704.93	541,162.05	386,118.82	
Amana Empls.	Fayetteville	628,408.72	558,509.23	407,661.80	
Amerco Empls. Sav. Assn.	Chattanooga	151,368.07	123,262.41	136,335.31	
American Sunbelt	Nashville	18,288,332.44	2,446,838.13	9,975.00	8,437,804.49
American Uniform	Cleveland	1,524,698.62	1,042,519.60	840,542.46	
APCO Empls.	Athens	369,010.55	327,210.42	335,796.69	
Aqua Glass Empls.	Adamsville	184,059.76	162,019.91	163,208.74	
Armira Corporation	Bolivar	195,032.76	160,298.36	161,090.04	
Athens Furniture Inc. Empls.	Athens	194,556.77	153,430.26	169,356.02	
Baddour Empls. Cr. Assn.	Memphis	183,407.00	47,461.85	179,673.94	
Baptist Board Empls.	Nashville	11,184,657.20	7,559,341.91	3,940,525.50	5,272,256.18
Baptist Hospital	Nashville	1,826,943.00	1,740,769.45	647,959.77	704,555.83
Baptist Hospital Empls.	Knoxville	452,157.70	420,330.96	343,801.02	
BCBST Empls.	Chattanooga	1,044,274.34	712,422.99	607,059.36	297,570.99
Blazer	Cleveland	448,803.13	429,814.27	365,181.66	
Bledsoe County	Pikeville	29,574.37	21,530.59	26,004.41	
Blue Flame	Nashville	1,358,855.09	913,602.75	626,739.24	502,468.73
BMH Empls.	Maryville	676,619.39	661,555.14	589,871.41	
Bowaters Empls.	Calhoun	22,369,886.12	16,045,037.33	5,709,573.08	7,068,234.22
BRC Sav. Assn.	McMinnville	158,379.71	120,466.60	112,242.25	
Bristol Tenn. Elec. System	Bristol	288,581.04	159,948.76	155,708.70	
Bristol Tenn. Teacher	Bristol	700,341.36	637,419.29	579,908.42	
Brock Empls.	Chattanooga	681,087.00	402,507.50	612,891.03	
Brownie	Cleveland	212,547.29	200,946.41	184,823.63	
Buffalo	Johnson City	269,659.81	124,646.03	236,893.46	
C.P.M. Empls.	Cleveland	101,896.36	75,929.96	84,855.52	
Caney Fork Cooperative	McMinnville	373,578.24	225,586.17	330,655.59	
Carta Empls.	Chattanooga	170,980.34	126,113.98	145,859.69	

Name of Credit Union	City	Total Assets	Loans	Shares	Special Accounts
Casco	Nashville	585,469.51	539,019.42	354,182.49	21,019.56
Ceco of Milan	Milan	201,627.79	166,344.09	178,831.00	
Cedars of Lebanon	Lebanon	985,182.24	844,054.63	542,467.27	375,404.25
CEMC Empls.	Clarksville	357,854.40	344,177.07	141,835.68	
Chattanooga Federal Empls.	Chattanooga	7,570,091.68	6,160,959.35	3,400,131.40	2,911,244.73
Chattanooga Gas Company	Chattanooga	372,289.11	299,243.89	319,531.45	
Chattanooga Mem. Hosp. Empls.	Chattanooga	1,987,672.44	1,865,177.48	1,783,686.16	
Chattanooga Refinery	Chattanooga	218,325.80	200,721.08	182,617.76	
City Empls.	Chattanooga	4,054,736.93	3,370,426.55	1,726,512.37	852,415.43
City Empls.	Knoxville	12,160,291.98	6,120,396.73	2,328,936.28	8,557,052.31
City of Johnson City Empls.	Johnson City	219,866.29	142,626.34	156,566.33	
City of Memphis	Memphis	29,385,746.06	24,028,908.83	7,984,941.98	1,380,211.33
Cleveland Bradley Co. Empls.	Cleveland	188,848.79	155,340.67	171,074.21	
Cleveland—Jackson Sav. Assn.	Cleveland	126,115.54	93,255.35	86,704.50	
Coats Empls.	Lavergne	71,943.39	49,076.63	53,932.93	
Cobble Chattanooga	Chattanooga	599,310.52	405,944.98	539,030.96	
Cobble-Muse Empls.	Chattanooga	97,985.10	82,971.92	88,967.67	
Coca-Cola Empls.	Chattanooga	668,504.01	474,156.35	559,838.24	
Collegedale	Collegedale	8,771,578.18	6,964,777.13	4,028,527.31	43,789.45
Columbia Sponge	Columbia	1,417,499.66	941,192.18	567,761.18	225,744.56
Conalco Empls.	Jackson	3,043,947.88	2,213,537.12	2,197,327.60	205,758.43
Cooke Manufacturing Empls.	Cleveland	86,693.49	78,462.30	81,479.61	
Correction	Nashville	677,426.00	635,631.06	465,453.58	90,833.99
Corroon & Black	Nashville	2,202,920.65	1,922,676.34	634,379.12	1,231,479.92
Crane Chattanooga Empls.	Chattanooga	487,404.99	355,832.74	407,685.75	
Cumberland Corporation Empls.	Chattanooga	169,371.86	135,513.86	146,876.69	
Cumberland Teachers	Crossville	436,825.56	396,222.65	407,539.30	
D. P. Empls.	Chattanooga	300,871.79	280,572.05	241,764.90	
D.H.S.	Nashville	3,112,867.54	2,687,823.78	1,952,493.07	
D-J Empls. Sav. Assn.	Greeneville	109,781.82	81,045.52	105,347.24	
Davis Brothers Empls.	Memphis	30,183.91	24,708.52	22,437.71	
Diamond-G. Sav. Assn.	Greeneville	655,855.86	568,036.07	225,418.38	
Dixie Line	Nashville	2,646,380.69	2,280,174.08	1,726,634.56	257,030.58
DMIS Credit Assn.	Smyrna	52,255.00	33,207.57	52,599.54	
Dobbs-Life Savers Empls. Assn.	Memphis	4,138,895.73	2,503,307.31	2,367,843.02	1,512,055.48
DOT	Nashville	2,437,316.97	2,152,471.54	1,261,995.31	670,082.53
Dremco	Shelbyville	659,346.25	546,934.84	277,389.30	292,413.20
Dupont Community	Hixson	19,624,144.61	6,638,843.92	6,456,316.35	2,950,783.90
Dupont Memphis Plant Empls.	Memphis	6,735,517.50	4,480,076.32	1,382,663.35	116,158.39

Name of Credit Union	City	Total Assets	Loans	Shares	Special Accounts
Dyersburg City Empls.	Dyersburg	315,173.45	292,386.87	247,928.18	
E.A.C.	Nashville	1,242,039.30	1,096,236.19	416,923.05	172,371.57
E.P.B. Empls.	Chattanooga	8,836,832.38	4,417,464.59	3,372,224.11	1,762,504.80
Eagle Bend Ind. Park Empls.	Powell	256,678.17	220,134.52	182,527.36	30,638.19
Eastman	Kingsport	157,155,978.31	77,641,584.75	46,773,147.89	20,072,466.80
Eastwood Hosp. Empls.	Memphis	98,400.52	84,394.62	82,261.57	
Eaton Corporation Gallatin	Gallatin	1,259,656.73	1,144,720.81	1,065,630.01	
Eclipse Lookout Empls.	Chattanooga	73,268.99	43,957.53	62,901.59	
Educators	Nashville	45,032,853.33	29,485,099.56	11,860,600.46	3,839,839.38
Electric Service	Nashville	11,717,068.01	10,981,657.28	4,088,424.99	2,594,101.32
Elizabethton Teachers'	Elizabethton	1,271,177.08	1,082,605.47	855,890.15	3,326.89
Empls. C. U. Coca-Cola Bottling Works	Nashville	301,344.94	283,054.98	232,602.12	
Employees' Credit Assn.	Nashville	21,616,790.01	17,644,436.37	6,380,490.16	2,930,837.11
Employment Security	Nashville	4,931,637.00	3,774,986.33	2,587,962.91	518,901.46
Engineered Prod. Empls. Sav. Assn.	Dandridge	33,051.32	29,246.89	26,807.97	
EPCO	Shelbyville	2,480,797.73	1,763,587.57	999,703.91	16,787.46
Erlanger Hosp. Empls.	Chattanooga	3,038,050.81	2,311,824.85	2,043,387.91	74,353.50
First Central C.U. of Memphis	Memphis	2,401,079.12	2,348,948.64	2,125,601.70	
First Community C.U. of Kingsport	Kingsport	9,330,858.41	5,694,188.19	3,276,551.31	1,373,775.14
Formex Company Empls.	Greeneville	355,743.56	298,153.64	272,971.62	
Fort Sanders Hosp. Empls.	Knoxville	1,385,663.66	1,322,913.59	1,203,982.07	
Free Press	Chattanooga	712,405.31	559,759.14	426,297.36	
Frontier Community	Bethpage	1,791,276.77	1,616,227.30	414,671.24	
Fulton Empls.	Knoxville	11,024,280.26	7,141,907.95	5,198,343.54	
Gallatin Steam Plant	Gallatin	1,348,540.69	1,095,476.95	1,196,379.08	
GAPCO Empls.	Gallatin	82,333.21	42,506.42	76,693.34	
Georgia Boot Durango Empls.	Franklin	232,775.61	167,606.23	202,473.24	171.22
GGT Schools Empls.	Greeneville	473,328.32	447,260.32	319,032.68	46,982.05
Gilman Empls. Sav. Assn.	Chattanooga	521,501.20	333,159.35	162,570.53	
Gleason H.I. Savers'	Gleason	101,693.22	81,857.22	94,231.37	
Goldsmith Empls.	Memphis	1,925,706.20	1,223,051.36	1,602,083.11	
Goodyear Tire & Rubber Empls.	Union City	1,213,583.97	590,658.07	899,038.13	
Government Empls. CU of East Tenn	Mountain Home	4,842,375.93	3,031,515.12	2,265,383.86	422,493.73
Great Lakes	Elizabethton	476,034.25	217,963.04	408,735.25	
Greeneville City Empls.	Greeneville	513,929.41	494,084.64	450,702.02	
Greeneville Works Empls. Sav. Assn.	Greeneville	234,321.70	177,193.91	177,924.03	27,000.00
H.I.S. Bruceton Sav. Assn.	Bruceton	485,782.33	322,678.48	374,094.24	
Hamblen County Educators	Morristown	152,981.33	109,378.87	135,130.90	

Name of Credit Union	City	Total Assets	Loans	Shares	Special Accounts
Happy Valley	Elizabethton	6,040,942.62	5,217,161.56	1,978,462.95	3,396,892.20
Hardin County Hosp. Empls.	Savannah	117,971.00	99,060.26	59,730.47	33,000.00
Harman International	Bolivar	393,376.53	325,447.92	300,276.76	
Heil-Quaker Empls.	Lewisburg	2,174,863.09	1,702,675.02	1,833,325.11	
Hermitage	Nashville	1,413,737.25	1,250,346.13	863,656.33	2,000.00
Holiday Inns Empls. C.U., Inc.	Memphis	17,246,344.63	14,512,368.03	9,519,715.39	445,333.01
Holley Industrial Empls.	Paris	6,177,442.88	4,156,067.08	4,780,509.57	467,249.09
Holliston Mills Empls.	Kingsport	827,402.03	700,124.69	465,913.32	287,183.30
Holston Valley	Kingsport	1,847,482.73	1,543,877.55	1,370,509.15	205,574.20
Hospital Empls.	Memphis	2,377,816.40	1,871,626.74	1,437,329.16	17,456.69
Hurd Empls.	Greeneville	373,954.51	319,736.88	317,790.33	
IBEW Local #846	Chattanooga	1,006,947.08	983,003.69	584,338.69	
Ideal Empls.	Murfreesboro	92,342.24	79,111.42	79,734.23	
Illinois Central Gulf Empls.	Memphis	2,914,900.09	2,535,763.43	2,030,432.63	193,645.81
Indian Path Hosp. Empls. Sav. Assn.	Kingsport	246,150.48	228,464.56	192,074.84	
Industrial	Lewisburg	439,042.33	359,364.20	372,864.42	
Ironworkers Local 704	Chattanooga	48,731.22	45,751.35	25,407.45	
ITT North	Johnson City	182,102.99	130,084.28	84,775.85	
J.H.J. Empls.	Springfield	310,889.17	302,005.57	110,598.04	
J.H.S. Empls.	Humboldt	49,008.53	20,372.73	40,580.94	
Jack Daniel Empls.	Lynchburg	1,440,827.20	848,873.34	1,230,919.70	
Jackson City and County Empls.	Jackson	1,374,822.85	1,276,281.31	746,360.52	11,326.36
Jackson-Madison Co. Teachers	Jackson	8,595,948.74	8,029,316.65	3,787,586.26	4,437.03
Jamison Empls.	Nashville	131,104.69	124,651.07	83,523.68	
Jefferson Co. Educators'	Dandridge	187,147.95	141,760.94	169,317.85	
Jefferson Mem. Hosp. Sav. Assn.	Jefferson City	149,437.10	130,790.50	115,883.76	5,508.03
John Deere Empls.	Memphis	2,869,421.78	1,839,718.76	630,758.18	1,873,843.97
John Sevier TVA Empls.	Rogersville	1,503,822.42	1,416,073.04	1,318,122.34	
Johnson City Federal Empls.	Johnson City	235,117.46	150,696.56	185,589.84	
Johnsonville TVA Empls.	New Johnsonville	4,816,110.02	3,292,843.43	2,065,625.55	479,925.45
Josten's Empls.	Shelbyville	108,984.48	91,899.99	90,225.57	
K.E.M.B.A. Memphis	Memphis	6,846,997.14	6,070,204.80	3,425,236.30	741,181.91
Kern's Empls.	Knoxville	431,325.03	372,941.04	334,008.58	
Kingsport Postal & Federal Empls.	Kingsport	560,594.54	491,128.87	455,046.51	
Kingsport Press	Kingsport	8,582,967.21	7,032,841.69	2,844,407.77	188,047.40
Kingston TVA Empls.	Kingston	1,531,254.55	958,989.71	1,374,569.54	
Knox Co. Empls.	Knoxville	620,925.72	587,422.00	394,451.60	93,947.94
Knoxville News-Sentinel Empls.	Knoxville	1,054,013.14	849,258.84	908,012.28	

Name of Credit Union	City	Total Assets	Loans	Shares	Special Accounts
Knoxville Post Office	Knoxville	10,818,169.61	9,069,735.70	6,146,414.37	1,116,423.16
Knoxville Real Estate	Knoxville	1,848,737.85	1,806,062.85	1,276,458.36	147,530.81
Knoxville Teachers	Knoxville	15,494,495.50	13,282,774.79	14,298,393.90	
Knoxville TVA Empls.	Knoxville	105,773,992.59	77,754,612.03	28,389,014.21	25,901,351.73
KRE	Dayton	139,835.65	124,334.18	122,131.23	
L.M.P.C.O. Empls. Cr. Assn.	Lexington	241,960.04	222,704.29	192,980.58	3,100.00
Lakeside Empls.	New Johnsonville	5,420,404.29	4,428,868.03	1,866,753.57	1,368,040.70
Langston Bag Co. Empls. Sav. Assn.	Memphis	39,177.71	35,802.10	33,033.33	
Lanier Clothes Empls. Cr. Assn.	Decherd	251,547.66	216,952.00	185,132.07	7,200.00
League Central	Chattanooga	19,747,895.31	12,901,662.95	12,150,777.86	3,938,768.86
Lear Siegler Sav. Assn.	Morristown	150,028.63	108,657.26	141,223.26	
Leon-Ferenbach Empls.	Johnson City	77,791.90	62,424.47	57,789.11	
Lewis County Community Dev.	Hohenwald	359,583.38	341,294.23	49,398.02	284,294.96
Lodge 2212	Cookeville	206,721.40	199,428.99	164,737.29	
Lowland	Lowland	12,086,418.66	7,023,633.52	4,383,849.34	3,418,357.22
M.B.C. Empls.	Chattanooga	694,626.76	592,833.89	594,305.48	
M.H.A.	Memphis	495,813.77	435,956.46	363,362.51	
M.P.D. Empls.	Nashville	2,837,720.33	1,332,886.25	1,058,884.01	3,036.88
Madison Co. Ind. Park Cr. Assn.	Jackson	547,144.16	491,403.92	489,902.15	13,000.00
Magic Chef Sav. Assn.	Cleveland	1,181,858.72	1,078,191.71	824,553.31	36,766.50
Marbruco	Nashville	106,971.67	92,228.01	84,126.65	
Maryville Municipal	Maryville	1,308,167.47	1,214,623.04	975,313.01	90,018.12
Maury Educators'	Columbia	734,743.72	511,285.98	584,491.22	3,093.54
McDowell Ind. Empls.	Memphis	82,751.35	66,771.46	72,526.41	
McKee Baking Co. Empls.	Collegedale	2,195,925.05	1,849,557.59	1,284,644.56	74,966.96
McKenzie Pajama Sav. Assn.	McKenzie	40,598.75	6,620.81	23,992.36	
McNairy Co. Educational	Selmer	71,209.15	61,251.49	51,032.20	
McQuiddy	Nashville	425,169.19	407,138.72	357,243.72	
Mead Harriman	Harriman	582,781.11	471,619.60	210,381.98	297,089.64
Mead Kingsport	Kingsport	15,140,227.34	8,895,763.14	7,097,492.81	
Medical Center	Crossville	154,238.34	139,364.40	95,419.26	
Medical Center	Johnson City	1,453,575.15	1,314,291.84	1,185,121.86	
Medical Complex	Nashville	462,276.77	409,279.35	378,656.53	10,608.16
Meharry-Hubbard	Nashville	724,840.15	662,154.42	540,644.30	118,287.41
Memorial Hosp. Sav. Assn.	Clarksville	1,558,323.73	1,493,030.92	380,776.01	200,227.59
Memphis Area Teachers	Memphis	78,191,911.78	59,837,831.11	28,220,913.54	17,774,880.24
Memphis Furniture	Memphis	357,760.60	242,057.59	285,554.79	
Memphis Hardwood	Memphis	244,814.28	147,667.69	203,493.44	

Name of Credit Union	City	Total Assets	Loans	Shares	Special Accounts
Memphis Kimberly-Clark Empls.	Memphis	20,502,908.91	12,783,882.85	7,098,279.00	59,935.38
Memphis Protein Empls.	Memphis	61,308.17	34,568.77	52,964.96	
Memphis Publishing Co. Empls.	Memphis	4,513,569.36	3,834,821.53	1,069,735.34	1,073,468.39
Metro Empls.	Nashville	3,047,786.32	2,928,430.09	1,800,228.56	333,457.26
Metropolitan Teachers	Nashville	597,677.35	437,738.57	331,810.57	
Miller's Empls. Sav. Assn.	Knoxville	1,538,462.13	1,387,489.28	1,201,405.60	
Monsanto Empls.	Columbia	2,534,018.24	1,501,918.12	1,097,646.50	180,679.72
Morgan Co. Teachers	Wartburg	283,573.64	177,649.14	230,122.14	
Morristown Empls.	Morristown	238,577.76	203,136.13	205,654.65	15,729.36
MTEMC	Murfreesboro	837,854.65	573,158.87	507,217.88	
Municipal Empls.	Kingsport	1,796,121.94	1,703,981.16	808,382.75	6,515.00
Murray Ohio Sav. Assn.	Lawrenceburg	4,850,088.26	4,296,683.35	3,079,159.45	
N.C.G. Empls.	Chattanooga	76,942.34	71,034.08	68,930.59	
N.G.H.	Nashville	1,104,751.14	1,006,691.89	753,360.45	34,155.02
Nabrico Empls.	Nashville	395,498.56	350,042.51	374,333.76	
Nap Empls.	Greeneville	11,337,343.08	9,621,458.75	5,571,868.92	506,266.67
Nashville Firemen's	Nashville	2,802,429.57	1,935,878.82	913,318.52	115,473.45
Nashville Memorial Hosp.	Madison	3,472,940.08	2,372,440.13	1,165,832.06	2,037,396.55
Nashville Post Office	Nashville	12,031,592.81	10,968,868.41	4,827,762.77	669,313.37
Nashville Transit	Nashville	831,509.48	617,769.05	437,474.42	3,143.68
Nation Hosiery Empls.	Chattanooga	94,928.39	83,936.69	74,981.46	
Newport-Del Rio Sav. Assn.	Newport	35,955.50	6,360.05	27,714.69	
Newspaper and Printers	Nashville	1,487,729.76	1,357,451.29	795,934.33	479,969.36
O.C.F. Empls.	Jackson	1,140,398.14	849,100.33	1,005,587.08	
O.M.C. Empls.	Charleston	2,039,906.93	1,856,707.89	1,888,149.70	
Oakley Fashions Empls.	Jackson	122,344.56	102,400.23	60,752.81	
Olan Mills Sav. Assn.	Chattanooga	1,344,514.62	1,172,528.23	1,237,002.07	
Old Hickory Empls.	Old Hickory	77,714,472.87	72,592,150.93	29,494,907.97	5,908,051.95
Old Pig Iron	Memphis	89,322.54	56,587.47	79,238.58	
Olivet Baptist	Memphis	69,214.63	30,349.74	59,360.42	
P.I.A.S.	Nashville	2,863,525.46	2,522,382.32	2,297,883.67	
Pafco	Chattanooga	165,921.49	140,163.73	131,077.64	7,732.93
Paramount Empls.	Murfreesboro	76,971.35	66,335.86	52,951.36	1,882.06
Parcel Empls.	Memphis	1,112,133.21	893,948.72	985,132.15	
Park West Hosp. Empls.	Knoxville	219,122.69	181,217.54	127,506.38	25,379.10
Parkridge	Chattanooga	364,145.81	330,446.40	280,048.47	
Pathway	Cleveland	417,487.75	356,503.51	262,045.64	
Pet Milk Empls.	Greeneville	2,690,264.84	2,323,147.68	1,325,487.36	

Name of Credit Union	City	Total Assets	Loans	Shares	Special Accounts
Plough's	Memphis	12,623,276.00	9,001,806.18	8,133,766.83	62,006.99
Porter-Cable Empls.	Jackson	564,571.77	445,317.53	339,161.85	70,599.50
Postal Empls.	Memphis	7,651,461.00	6,547,075.71	4,383,213.97	758,644.95
Postal Empls. C.U. of Jackson	Jackson	5,092,833.22	4,441,092.07	2,998,214.92	528,674.85
Power Equipment Empls.	Knoxville	398,971.84	365,142.84	285,490.70	
Powermatic Empls.	McMinnville	175,160.77	149,141.81	142,091.51	
PRC Empls. Cr. Assn.	Paris	228,894.92	139,427.00	147,584.13	8,853.40
Professional and Industrial Empls.	Trenton	178,483.12	97,886.63	129,602.05	11,504.92
Professional Teachers	McMinnville	386,734.46	168,500.56	269,403.31	106,500.00
Provident Empls.	Chattanooga	5,528,423.47	3,423,448.32	1,838,086.78	1,696,206.27
Pruett's and M. & J. Empls.	Chattanooga	165,077.86	154,568.57	116,306.17	
Purina Mills	Nashville	71,416.77	50,603.33	58,729.47	
R. G.	Rutherford	411,589.00	275,175.38	369,097.56	
Railway Mail Service	Memphis	2,634,339.82	2,111,781.56	622,503.67	1,706,592.42
Red Food Empls. Sav. Assn.	Chattanooga	695,661.90	656,118.60	627,445.86	
Reichhold-Ferro Empls.	Nashville	1,346,764.31	1,082,298.43	628,675.80	113,014.92
Rhea Community	Dayton	611,234.93	587,779.05	396,769.05	20,300.00
Richards Empls.	Memphis	1,596,319.88	1,255,510.79	598,508.22	
Robinson Mfg. Empls.	Dayton	205,154.49	178,171.83	188,784.75	
Rohm and Haas Empls.	Knoxville	5,726,036.69	3,317,847.37	2,259,743.37	2,580,773.75
Saltillo Mfg. Co. Cr. Assn.	Saltillo	104,806.83	56,573.75	76,513.36	
Schlegal Tenn. Empls.	Maryville	129,914.58	110,217.53	104,500.10	
Signal Cement Workers	Chattanooga	832,950.12	820,716.22	662,069.59	
Signal Empls.	Chattanooga	704,683.98	455,048.43	611,351.23	
Slimco Empls.	Nashville	176,978.38	167,388.54	117,151.31	
Southern	Chattanooga	10,285,173.62	8,992,246.26	4,817,455.82	3,557,493.82
Southern Railway Empls.	Knoxville	5,394,089.73	3,677,107.18	2,834,801.40	1,141,164.51
St. John	Memphis	50,288.24	21,520.92	42,376.92	
St. Jude Empls.	Memphis	825,846.09	758,835.75	612,570.29	
St. Mary's Hosp. Empls.	Knoxville	2,283,984.56	1,710,208.49	1,065,175.20	732,218.83
St. Thomas Hosp. Empls.	Nashville	3,617,520.96	2,167,589.55	1,077,648.37	120,407.76
State Credit Union Share Ins. Corp.	Chattanooga	18,539,845.33	27,524.29	12,445,233.74	
Sullivan County Educ. Assn.	Kingsport	797,669.03	716,568.42	698,364.30	
Sun Empls.	Jackson	140,263.92	89,703.43	55,839.71	71,000.29
Super Bubble Sav. Assn.	Memphis	259,335.50	201,031.65	216,166.70	
T.E.C. Empls.	Chattanooga	218,875.21	204,009.48	183,577.44	
Tappan Springfield Empls.	Springfield	102,374.52	72,170.04	81,757.92	
Teamsters Local 327	Nashville	152,080.19	119,774.35	120,832.05	

Name of Credit Union	City	Total Assets	Loans	Shares	Special Accounts
Tennessee Assn. of Utility District	Nashville	82,347.92	73,043.02	72,206.86	
Tennessee Department of Safety	Nashville	1,444,477.58	1,124,033.55	733,235.50	
Tennessee Grange	Seymour	66,480.78	62,535.33	50,231.71	10,000.00
Tennessee Handbag Sav. Asn.	Dandridge	72,066.87	58,230.75	64,127.94	
Tennessee Mill Empls.	Knoxville	122,749.76	89,216.69	100,893.25	
Tennessee Paper Mills Empls.	Chattanooga	1,071,455.86	973,085.28	1,010,461.82	
Tennessee Pride Empls.	Madison	394,479.16	335,747.84	232,603.50	12,400.00
Tennessee Teachers	Nashville	40,491,819.21	24,063,673.35	6,858,273.46	779,479.43
Tennessee Telco	Nashville	40,154,808.69	32,246,230.76	9,986,842.26	6,884,831.50
Tennessee Textiles Empls.	Bemis	1,377,338.76	1,147,248.50	809,331.46	8,152.48
Tennessee Workers	Nashville	5,117,451.50	3,935,913.60	2,914,985.42	
TFC	Lavergne	1,441,164.89	687,164.90	510,701.54	773,400.00
The Berkline Empls. Sav. Assn.	Morristown	5,194,117.72	4,495,300.53	1,209,624.01	32,541.85
Times Printing Company	Chattanooga	875,896.86	661,243.79	460,225.86	343,311.46
Toddler	Cleveland	100,911.88	87,992.45	79,440.69	
Top-O-Ring Empls.	Lebanon	264,613.55	179,466.06	201,593.40	
Town & Country Empls.	Chattanooga	14,389.36	12,702.26	10,632.41	
TPI Empls. Sav. Assn.	Johnson City	173,016.15	132,292.09	156,753.36	
Transit Empls.	Knoxville	294,379.17	280,692.95	125,916.23	116,675.19
Tri-State Container	Elizabethton	1,155,951.46	588,232.08	786,989.27	125,000.00
Tuftco Empls.	Chattanooga	65,719.09	57,430.25	60,003.07	
TVA Western Empls.	Jackson	6,411,952.29	4,407,009.68	2,500,804.29	762,916.21
U. S. Courthouse	Nashville	33,599,800.68	23,565,451.43	14,242,282.91	
U.S.T.C. Empls.	Nashville	167,514.60	150,326.60	124,350.52	24,000.00
Unarco Empls.	Springfield	180,585.17	165,571.16	132,990.14	
United	Rogersville	583,759.68	529,014.93	545,169.01	
Upper East Tenn Medical Service	Johnson City	74,143.61	71,061.17	56,025.00	
Vanderbilt University Empls.	Nashville	2,543,191.44	2,206,123.64	2,162,803.40	
Velsicol Empls.	Chattanooga	517,404.66	367,039.12	279,138.24	194,590.00
Vinylex Empls.	Knoxville	403,810.20	386,715.56	266,854.18	
Volunteer Corporate	Brentwood	137,882,526.25	9,918,273.48		89,237,307.59
Volunteer	Chattanooga	317,040.27	219,507.17	206,188.99	68,075.66
Wallace Hardware Empls.	Morristown	240,293.89	226,585.01	125,560.93	
Washington Ind.	Nashville	2,264,889.56	1,650,896.56	2,008,257.32	
Wasiota	Madison	766,742.26	717,328.96	560,429.37	102,000.00
Watts Bar TVA Empls.	Spring City	754,077.73	649,712.45	507,007.03	160,404.13
WCG Empls.	Martin	177,828.66	137,128.83	145,196.08	
Werthan Empls.	Nashville	470,731.49	409,964.92	226,113.88	170,601.16

Name of Credit Union	City	Total Assets	Loans	Shares	Special Accounts
White Wing Pub. Sav. Assn.	Cleveland	128,195.96	102,099.84	100,367.57	
Wico	Chattanooga	86,899.41	77,184.97	71,576.68	
WSM/WSMV	Nashville	842,300.31	802,656.69	295,515.05	460,400.00
Yat Empls.	Lenoir City	839,814.05	439,132.78	676,718.05	

RANKING OF STATE CHARTERED CREDIT UNIONS BY ASSETS

Name of Credit Union	City	Total Assets	1984 Rank	1983 Rank
Eastman	Kingsport	157,155,978.31	1	1
Volunteer Corporate	Brentwood	137,882,526.25	2	2
Knoxville TVA	Knoxville	105,773,992.59	3	3
Memphis Area Teachers'	Memphis	78,191,911.78	4	5
Old Hickory Employees	Old Hickory	77,714,472.87	5	4
Educators	Nashville	45,032,853.33	6	6
Tennessee Teachers	Nashville	40,491,819.21	7	8
Tennessee Telco	Nashville	40,154,808.69	8	7
U.S. Courthouse	Nashville	33,599,800.68	9	9
City of Memphis	Memphis	29,385,746.06	10	10
Bowaters Employees	Calhoun	22,369,886.12	11	14
Employees' Credit Assn.	Nashville	21,616,790.01	12	11
Memphis Kimberly-Clark Empls.	Memphis	20,502,908.91	13	13
League Central	Chattanooga	19,747,895.31	14	15
Dupont Community	Hixson	19,624,144.61	15	12
State Credit Union Share Insurance Corporation	Chattanooga	18,539,845.33	16	17
American Sunbelt	Nashville	18,288,332.44	17	44
Holiday Inns Employees Credit Union, Inc.	Memphis	17,246,344.63	18	16
Knoxville Teachers	Knoxville	15,494,495.50	19	20
Mead Kingsport	Kingsport	15,140,227.34	20	18
Plough's	Memphis	12,623,276.00	21	22
City Employees	Knoxville	12,160,291.98	22	21
Lowland	Lowland	12,086,418.66	23	26
Nashville Post Office	Nashville	12,031,592.81	24	24
Electric Service	Nashville	11,717,068.01	25	25
NAP Employees'	Greeneville	11,337,343.08	26	27
Baptist Board	Nashville	11,184,657.20	27	23
Fulton Employees	Knoxville	11,024,280.26	28	29
Knoxville Post Office	Knoxville	10,818,169.61	29	28
Southern	Chattanooga	10,285,173.62	30	34
First Community C.U. of Kingsport	Kingsport	9,330,858.41	31	19
E.P.B.	Chattanooga	8,836,832.38	32	33
Collegedale	Collegedale	8,771,578.18	33	30
Jackson-Madison Co. Teachers	Jackson	8,595,948.74	34	35
Kingsport Press	Kingsport	8,582,967.21	35	36
Postal Employees	Memphis	7,651,461.00	36	32
Chattanooga Federal Empls.	Chattanooga	7,570,091.68	37	31
K.E.M.B.A. Memphis	Memphis	6,846,997.14	38	38
Dupont Memphis Plant Empls.	Memphis	6,735,517.50	39	37
TVA Western Employees	Jackson	6,411,952.29	40	43
Holley Industrial Empls.	Paris	6,177,442.88	41	41
Happy Valley	Elizabethton	6,040,942.62	42	39
Rohm and Haas Employees	Knoxville	5,726,036.69	43	40
Provident Employees	Chattanooga	5,528,423.47	44	45
Lakeside Employees	New Johnsonville	5,420,404.29	45	46
Southern Railway Empls.	Knoxville	5,394,089.73	46	42

Name of Credit Union	City	Total Assets	1984 Rank	1983 Rank
The Berkline Empls. Sav. Assn.	Morristown	5,194,117.72	47	53
Tennessee Workers	Nashville	5,117,451.50	48	52
Postal Empls. C.U. of Jackson	Jackson	5,092,833.22	49	54
Employment Security	Nashville	4,931,637.00	50	49
Murray Ohio Sav. Assn.	Lawrenceburg	4,850,088.26	51	47
Government Employees C. U. of East Tennessee	Mountain Home	4,842,375.93	52	48
Johnsonville TVA Employees	New Johnsonville	4,816,110.02	53	50
Memphis Publishing Co. Empls.	Memphis	4,513,569.36	54	51
Dobbs-Life Savers Empls. Assn.	Memphis	4,138,895.73	55	56
City Employees	Chattanooga	4,054,736.93	56	55
St. Thomas Hospital Empls.	Nashville	3,617,520.96	57	66
Nashville Memorial Hospital	Madison	3,472,940.08	58	58
D.H.S.	Nashville	3,112,867.54	59	62
Metro Employees	Nashville	3,047,786.32	60	60
Conalco Employees	Jackson	3,043,947.88	61	57
Erlanger Hospital Employees	Chattanooga	3,038,050.81	62	68
Illinois Central Gulf Empls.	Memphis	2,914,900.09	63	64
John Deere Employees'	Memphis	2,869,421.78	64	65
P.I.A.S.	Nashville	2,863,525.46	65	61
M.P.D. Employees	Nashville	2,837,720.33	66	79
Nashville Firemen's	Nashville	2,802,429.57	67	67
Aladdin Employees	Nashville	2,795,727.71	68	69
AFG Employees	Kingsport	2,761,100.26	69	70
Pet Milk Employees	Greeneville	2,690,264.84	70	71
Dixie Line	Nashville	2,646,380.69	71	63
Railway Mail Service	Memphis	2,634,339.82	72	59
Vanderbilt University Empls.	Nashville	2,543,191.44	73	73
Monsanto Employees	Columbia	2,534,018.24	74	72
EPCO	Shelbyville	2,480,797.73	75	75
DOT	Nashville	2,437,316.97	76	74
First Central C.U. of Memphis	Memphis	2,401,079.12	77	86
Hospital Employees	Memphis	2,377,816.40	78	81
St. Mary's Hospital Empls.	Knoxville	2,283,984.56	79	77
Washington Industries	Nashville	2,264,889.56	80	76
Corroon & Black	Nashville	2,202,920.65	81	78
McKee Baking Company	Collegedale	2,195,925.05	82	84
Heil-Quaker Employees	Lewisburg	2,174,863.09	83	82
O.M.C. Employees	Charleston	2,039,906.93	84	85
Chattanooga Memorial Hospital Employees	Chattanooga	1,987,672.44	85	83
Goldsmith Employees	Memphis	1,925,706.20	86	80
Knoxville Real Estate	Knoxville	1,848,737.85	87	118
Holston Valley	Kingsport	1,847,482.73	88	92
Baptist Hospital	Nashville	1,826,943.00	89	88
Municipal Employees	Kingsport	1,796,121.94	90	91
Frontier Community	Bethpage	1,791,276.77	91	152
Richards Employees	Memphis	1,596,319.88	92	114
Memorial Hosp. Sav. Assn.	Clarksville	1,558,323.73	93	95
Miller's Empls. Sav. Assn.	Knoxville	1,538,462.13	94	90
Kingston TVA Employees	Kingston	1,531,254.55	95	87

Name of Credit Union	City	Total Assets	1984 Rank	1983 Rank
American Uniform	Cleveland	1,524,698.62	96	93
John Sevier TVA Empls.	Rogersville	1,503,822.42	97	98
Newspaper and Printers	Nashville	1,487,729.76	98	89
Medical Center	Johnson City	1,453,575.15	99	107
Tennessee Department of Safety	Nashville	1,444,477.58	100	94
TFC	Lavergne	1,441,164.89	101	116
Jack Daniel Employees'	Lynchburg	1,440,827.20	102	96
Columbia Sponge	Columbia	1,417,499.66	103	105
Hermitage	Nashville	1,413,737.25	104	100
Fort Sanders Hospital Empls.	Knoxville	1,385,663.66	105	102
Tennessee Textiles Employees	Bemis	1,377,338.76	106	103
Jackson City & County Empls.	Jackson	1,374,822.85	107	113
Blue Flame	Nashville	1,358,855.09	108	108
Gallatin Steam Plant	Gallatin	1,348,540.69	109	99
Reichhold-Ferro Employees	Nashville	1,346,764.31	110	97
Olan Mills Sav. Assn.	Chattanooga	1,344,514.62	111	101
Maryville Municipal	Maryville	1,308,167.47	112	138
Elizabethton Teachers'	Elizabethton	1,271,177.08	113	123
Eaton Corporation Gallatin	Gallatin	1,259,656.73	114	110
E.A.C.	Nashville	1,242,039.30	115	111
Goodyear Tire & Rubber Empls.	Union City	1,213,583.97	116	121
Magic Chef Sav. Assn.	Cleveland	1,181,858.72	117	109
Tri-State Container	Elizabethton	1,155,951.46	118	106
O.C.F. Employees'	Jackson	1,140,398.14	119	120
Parcel Employees	Memphis	1,112,133.21	120	126
N.G.H.	Nashville	1,104,751.14	121	119
Tennessee Paper Mills	Chattanooga	1,071,455.86	122	117
Knoxville News-Sentinel Empls.	Knoxville	1,054,013.14	123	115
BCBST Employees	Chattanooga	1,044,274.34	124	122
IBEW Local 846	Chattanooga	1,006,947.08	125	127
Cedars of Lebanon	Lebanon	985,182.24	126	128
Times Printing Company	Chattanooga	875,896.86	127	125
WSM/WSMV	Nashville	842,300.31	128	129
YAT Employees	Lenoir City	839,814.05	129	124
MTEMC	Murfreesboro	837,854.65	130	130
Signal Cement Workers	Chattanooga	832,950.12	131	131
Nashville Transit	Nashville	831,509.48	132	146
Holliston Mills Employees	Kingsport	827,402.03	133	132
St. Jude Employees	Memphis	825,846.09	134	133
Sullivan County Educational Association	Kingsport	797,669.03	135	135
Wasiota	Madison	766,742.26	136	140
Watts Bar TVA Employees	Spring City	754,077.73	137	136
Maury Educators'	Columbia	734,743.72	138	144
Meharry-Hubbard	Nashville	724,840.15	139	134
Free Press	Chattanooga	712,405.31	140	143
Signal Employees	Chattanooga	704,683.98	141	156
Bristol Tennessee Teacher'	Bristol	700,341.36	142	145
Red Food Empls. Sav. Assn.	Chattanooga	695,661.90	143	141
M.B.C. Employees	Chattanooga	694,626.76	144	142
Brock Employees	Chattanooga	681,087.00	145	157

Name of Credit Union	City	Total Assets	1984 Rank	1983 Rank
Correction	Nashville	677,426.00	146	149
BMH Employees	Maryville	676,619.39	147	137
Coca-Cola Employees	Chattanooga	668,504.01	148	147
Dremco	Shelbyville	659,346.25	149	139
Diamond G Sav. Assn.	Greeneville	655,855.86	150	153
Amana Employees	Fayetteville	628,408.72	151	165
Knox County Employees	Knoxville	620,925.72	152	151
Rhea Community	Dayton	611,234.93	153	168
Cobble Chattanooga	Chattanooga	599,310.52	154	150
Metropolitan Teachers	Nashville	597,677.35	155	155
Casco	Nashville	585,469.51	156	164
United	Rogersville	583,759.68	157	172
Mead Harriman	Harriman	582,781.11	158	154
Porter-Cable Employees	Jackson	564,571.77	159	159
Kingsport Postal & Federal Employees	Kingsport	560,594.54	160	158
Allied Printing Plant Empls.	Chattanooga	557,704.93	161	162
Madison County Ind. Park Credit Assn.	Jackson	547,144.16	162	161
Gilman Empls. Sav. Assn.	Chattanooga	521,501.20	163	183
Velsicol Employees	Chattanooga	517,404.66	164	175
Greeneville City Empls.	Greeneville	513,929.41	165	160
M.H.A.	Memphis	495,813.77	166	167
Crane Chattanooga Empls.	Chattanooga	487,404.99	167	148
H.I.S. Bruceton Sav. Assn.	Bruceton	485,782.33	168	166
Great Lakes	Elizabethton	476,034.25	169	163
GGT Schools Employees	Greeneville	473,328.32	170	182
Werthan Employees	Nashville	470,731.49	171	169
Medical Complex	Nashville	462,276.77	172	178
Baptist Hospital Employees	Knoxville	452,157.70	173	179
Blazer	Cleveland	448,803.13	174	170
Industrial	Lewisburg	439,042.33	175	193
Cumberland Teachers	Crossville	436,825.56	176	177
Kern's Employees	Knoxville	431,325.03	177	181
McQuiddy	Nashville	425,169.19	178	191
Pathway	Cleveland	417,487.75	179	184
R.G.	Rutherford	411,589.00	180	171
Vinylex Employees	Knoxville	403,810.20	181	185
Power Equipment Employees	Knoxville	398,971.84	182	190
Nabrico Employees	Nashville	395,498.56	183	173
Tennessee Pride Employees	Madison	394,479.16	184	176
Harman International	Bolivar	393,376.53	185	200
Professional Teachers	McMinnville	386,734.46	186	188
Hurd Employees	Greeneville	373,954.51	187	196
Caney Fork Cooperative	McMinnville	373,578.24	188	180
Chattanooga Gas Company	Chattanooga	372,289.11	189	192
APCO Employees'	Athens	369,010.55	190	187
Parkridge	Chattanooga	364,145.81	191	186
Lewis County Community Development	Hohenwald	359,583.38	192	224
CEMC Employees	Clarksville	357,854.40	193	195
Memphis Furniture	Memphis	357,760.60	194	201

Name of Credit Union	City	Total Assets	1984 Rank	1983 Rank
Formex Company Employees	Greeneville	355,743.56	195	189
Volunteer	Chattanooga	317,040.27	196	210
Dyersburg City Empls.	Dyersburg	315,173.45	197	213
J.H.J. Employees	Springfield	310,889.17	198	216
Employees CU Coca-Cola Bottling Works	Nashville	301,344.94	199	199
D. P. Employees'	Chattanooga	300,871.79	200	194
Transit Employees	Knoxville	294,379.17	201	202
Bristol Tennessee Electric System	Bristol	288,581.04	202	198
Morgan County Teachers	Wartburg	283,573.64	203	197
Buffalo	Johnson City	269,659.81	204	211
Top-O-Ring Employees	Lebanon	264,613.55	205	206
Super Bubble Sav. Assn.	Memphis	259,335.50	206	205
Eagle Bend Ind. Park Empls.	Powell	256,678.17	207	231
Lanier Clothes Empls. Credit Assn.	Decherd	251,547.66	208	214
Indian Path Hospital Empls. Sav. Assn.	Kingsport	246,150.48	209	212
Memphis Hardwood	Memphis	244,814.28	210	237
L.M.P.C.O. Empls. Credit Assn.	Lexington	241,960.04	211	225
Wallace Hardware Employees	Morristown	240,293.89	212	208
Morristown Employees	Morristown	238,577.76	213	207
Johnson City Federal Empls.	Johnson City	235,117.46	214	215
Greeneville Works Empls. Sav. Assn.	Greeneville	234,321.70	215	223
Georgia Boot Durango Empls.	Franklin	232,775.61	216	264
PRC Empls. Credit Assn.	Paris	228,894.92	217	204
City of Johnson City Empls.	Johnson City	219,866.29	218	219
Park West Hosp. Empls.	Knoxville	219,122.69	219	226
T.E.C. Employees'	Chattanooga	218,875.21	220	227
Chattanooga Refinery	Chattanooga	218,325.80	221	217
Brownie	Cleveland	212,547.29	222	220
Lodge 2212	Cookeville	206,721.40	223	251
Robinson Mfg. Employees	Dayton	205,154.49	224	238
CECO of Milan	Milan	201,627.79	225	233
Armira Corporation	Bolivar	195,032.76	226	235
Athens Furniture Inc. Empls.	Athens	194,556.77	227	222
Cleveland Bradley Co. Empls.	Cleveland	188,848.79	228	265
A.P.B. Co. Empls. Sav. Assn.	Chattanooga	187,168.93	229	234
Jefferson County Educators	Dandridge	187,147.95	230	229
Aqua Glass Employees	Adamsville	184,059.76	231	246
Baddour Empls. Credit Assn.	Memphis	183,407.00	232	*
ITT North	Johnson City	182,102.99	233	209
Unarco Employees	Springfield	180,585.17	234	239
Professional and Industrial Employees	Trenton	178,483.12	235	262
WCG Employees	Martin	177,828.66	236	245
Slimco Employees	Nashville	176,978.38	237	253
Powermatic Employees	McMinnville	175,160.77	238	260
TPI Empls. Sav. Assn.	Johnson City	173,016.15	239	248

Name of Credit Union	City	Total Assets	1984 Rank	1983 Rank
Carta Employees'	Chattanooga	170,980.34	240	221
Cumberland Corporation Empls.	Chattanooga	169,371.86	241	232
U.S.T.C. Employees	Nashville	167,514.60	242	254
Pafco	Chattanooga	165,921.49	243	250
Pruett's and M. & J. Empls.	Chattanooga	165,077.86	244	236
BRC Savings Association	McMinnville	158,379.71	245	240
Medical Center	Crossville	154,238.34	246	252
Hamblen County Educators	Morristown	152,981.33	247	243
Teamsters Local 327	Nashville	152,080.19	248	242
Amerco Empls. Sav. Assn.	Chattanooga	151,368.07	249	247
Lear Siegler Sav. Assn.	Morristown	150,028.63	250	270
Jefferson Mem. Hospital	Jefferson City	149,437.10	251	255
Sun Employees	Jackson	140,263.92	252	256
KRE	Dayton	139,835.65	253	261
Jamison Employees	Nashville	131,104.69	254	257
Schlegal Tennessee Empls.	Maryville	129,914.58	255	266
White Wing Publishing Sav. Assn.	Cleveland	128,195.96	256	259
Cleveland-Jackson Sav. Assn.	Cleveland	126,115.54	257	244
Tennessee Mill Employees	Knoxville	122,749.76	258	258
Oakley Fashion Employees	Jackson	122,344.56	259	228
Hardin County Hospital Empls.	Savannah	117,971.00	260	276
D-J Empls. Sav. Assn.	Greeneville	109,781.82	261	*
Josten's Employees	Shelbyville	108,984.48	262	272
Marbruco	Nashville	106,971.67	263	263
Saltillo Mfg. Co. Cr. Assn.	Saltillo	104,806.83	264	274
Tappan Springfield Empls.	Springfield	102,374.52	265	280
C.P.M. Employees	Cleveland	101,896.36	266	291
Gleason H.I. Savers'	Gleason	101,693.22	267	271
Toddler	Cleveland	100,911.88	268	278
A.U.B. Employees'	Athens	99,186.76	269	268
Eastwood Hosp. Employees	Memphis	98,400.52	270	283
Cobble-Muse Employees	Chattanooga	97,985.10	271	273
Nation Hosiery Employees	Chattanooga	94,928.39	272	267
Ideal Employees	Murfreesboro	92,342.24	273	279
Old Pig Iron	Memphis	89,322.54	274	269
Wico	Chattanooga	86,899.41	275	249
Cooke Manufacturing Empls.	Cleveland	86,693.49	276	295
McDowell Industries Empls.	Memphis	82,751.35	277	281
Tennessee Assn. of Utility District	Nashville	82,347.92	278	306
Gapco Employees	Gallatin	82,333.21	279	298
Leon-Ferenbach Employees	Johnson City	77,791.90	280	292
Paramount Employees	Murfreesboro	76,971.35	281	297
N.C.G. Employees'	Chattanooga	76,942.34	282	288
Upper East Tennessee Medical Service	Johnson City	74,143.61	283	299
Eclipse Lookout Employees	Chattanooga	73,268.99	284	294
Tennessee Handbag Sav. Assn.	Dandridge	72,066.87	285	284
Coats Employees'	Lavergne	71,943.39	286	296
Purina Mills	Nashville	71,416.77	287	277

Name of Credit Union	City	Total Assets	1984 Rank	1983 Rank
McNairy County Educational	Selmer	71,209.15	288	285
Olivet Baptist	Memphis	69,214.63	289	300
Tennessee Grange	Seymour	66,480.78	290	290
Tuftco Employees	Chattanooga	65,719.09	291	297
Memphis Protein Empls.	Memphis	61,308.17	292	286
DMIS Credit Association	Smyrna	52,255.00	293	*
St. John	Memphis	50,288.24	294	302
J.H.S. Employees	Humboldt	49,008.53	295	301
Ironworkers Local #704	Chattanooga	48,731.22	296	282
McKenzie Pajama Sav. Assn.	McKenzie	40,598.75	297	289
Langston Bag Co. Empls. Sav. Assn.	Memphis	39,177.71	298	309
Newport-Del Rio Sav. Assn.	Newport	35,955.50	299	305
Engineered Prod. Empls. Sav. Assn.	Dandridge	33,051.32	300	303
Davis Brothers Employees	Memphis	30,183.91	301	304
Bledsoe County	Pikeville	29,574.37	302	310
Town & Country Employees	Chattanooga	14,389.36	303	307

*New Credit Union

STATE CHARTERED CREDIT UNIONS COMPARATIVE STATEMENT OF CONDITION

NUMBER OF CREDIT UNIONS	313		303
STATEMENT OF CONDITION ASSETS	CALL DATE 12-31-83	% CHANGE	CALL DATE 12-31-84
CASH			
CASH & DUE FROM BANKS	19,207,703	18.68	22,795,806
OTHER CASH ITEMS	63,688	1,364.01	932,399
CASH SHORT	8	715.50	5,732
TOTAL	19,271,399	23.16	23,733,938
SECURITIES			
US GOVT SECURITIES	110,572,791	9.24-	100,355,292
SAVINGS & LOAN DEPOSITS	75,116,820	6.98	80,357,608
OTHER SECURITIES	236,065,910	13.08	266,948,420
TOTAL	421,755,523	6.14	447,661,321
LOANS & DISCOUNTS			
PERSONAL & CHATTEL MORT	560,868,803	24.77	699,769,032
REAL ESTATE MORTGAGE	157,639,724	18.11	186,192,021
LOANS TO OTHER CU'S	10,097,448	6.00	10,703,133
TOTAL	728,605,975	23.07	896,664,187
RECEIVABLES			
ACCOUNTS RECEIVABLE	5,360,716	23.34	6,611,630
ACCRUED INTEREST	3,945,282	20.78	4,765,189
TOTAL	9,305,998	22.25	11,376,820
FIXED ASSETS			
FURNITURE & FIXTURES	7,071,262	27.40	9,008,905
LAND & BUILDING	8,310,654	5.56	8,772,504
FIXED DEPRECIATION	4,343,773	18.00	5,125,479
TOTAL	11,038,142	14.66	12,655,931
PRPD ITEMS & OTHER ASSETS			
PREPAID EXPENSES	1,430,489	21.82	1,742,625
PREPAID ST SHARE INS	892,220	4.62-	851,037
OTHER ASSETS	2,049,773	159.18	5,312,681
TOTAL	4,372,484	80.82	7,906,343
TOTAL ASSETS	1,194,349,525	17.22	1,399,998,543

STATE CREDIT UNIONS COMPARATIVE STATEMENT OF CONDITION

NUMBER OF CREDIT UNIONS	313		303
STATEMENT OF CONDITION LIABILITIES	**CALL DATE 12-31-83**	**% CHANGE**	**CALL DATE 12-31-84**
CURRENT LIABILITIES			
ACCOUNTS PAYABLE	6,585,554	13.76	7,491,438
TAXES PAYABLE	169,396	2.82-	164,619
NOTES PAYABLE	4,591,937	155.47-	11,731,078
DIVIDENDS PAYABLE	5,339,691	30.37	6,961,462
BANK OVERDRAFT	2,574,798	45.03	3,734,340
CASH OVER	0	.00	200
TOTAL	19,261,378	56.18	30,083,141
OTHER LIABILITIES			
UNEARNED INTEREST	598,395	22.36-	464,600
MISC. LIABILITIES	2,930,756	52.55	4,470,947
TOTAL	3,529,152	39.85	4,935,547
MEMBERS' ACCOUNTS			
SHARES	504,094,866	.40	506,131,829
SHARE DRAFTS	36,726,819	24.67	45,785,879
SPECIAL ACCOUNTS	168,175,595	58.41	266,412,366
INVESTMENT CERTIFICATES	364,575,869	16.79	425,793,455
CHRISTMAS CLUB	10,130,553	46.05	14,795,764
TOTAL	1,083,703,704	16.17	1,258,919,294
RESERVES			
STATUTORY RESERVE	41,078,720	22.88	50,479,049
SPECIAL RESERVE	6,676,266	13.67	7,588,597
RESERVE FOR SHARE INS	13,337	4,462.34	608,479
RESERVE FOR DEPR	279,919	63.41	457,426
RESERVE FOR CONTIN	14,047,988	12.12	15,750,938
TOTAL	62,096,231	20.59	74,884,492
UNDIVIDED PROFITS	25,759,058	21.03	31,176,068
TOTAL LIAB & CAPITAL	1,194,349,525	17.22	1,399,998,543

VARIOUS AVERAGES OF STATE CHARTERED CREDIT UNIONS

December 31, 1984

ARRANGED BY GROUPS ACCORDING TO TOTAL ASSETS (THOUSANDS) (MILLIONS)

	ALL STATE CU'S	0 TO 99	100 TO 249	250 TO 499	500 TO 999	1000 TO 1999	2000 TO 4999	5000 TO 9999	10000 TO 19999	20000 AND OVER
NO OF CREDIT UNIONS:	303	35	60	43	40	41	35	19	17	13
% TOTAL ASSETS										
CASH	1.70	8.56	6.84	3.79	3.29	3.41	3.21	1.88	1.38	1.25
SECURITIES	31.97	12.69	11.94	13.28	11.70	13.18	15.75	20.73	34.93	37.76
LOANS AND DISCOUNTS	64.05	75.98	80.07	81.65	83.15	82.04	77.54	75.10	60.66	58.97
RECEIVABLES	.81	1.67	.45	.09	.27	.43	.90	.34	1.46	.75
FIXED ASSETS	.90	.19	.24	.29	.63	.45	.52	1.49	.94	.92
PREPAID ITEMS & OTHER ASSETS	.56	.91	.47	.90	.97	.49	2.06	.46	.64	.35
	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
% TOTAL LIABILITIES & CAPITAL										
CURRENT LIABILITIES	2.15	1.91	2.84	2.71	1.31	1.70	1.44	1.09	2.30	2.41
OTHER LIABILITIES	.35	.12	.31	.11	.14	.05	.29	.28	.47	.37
MEMBERS' ACCOUNTS	89.92	84.52	85.17	84.25	87.24	88.83	87.47	88.92	88.42	91.21
RESERVES	5.35	5.99	4.78	5.96	5.46	4.61	6.54	6.12	5.19	5.16
UNDIVIDED PROFITS	2.23	7.46	6.90	6.98	5.85	4.81	4.26	3.60	3.62	.85
	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00

% TOTAL INCOME										
INTEREST ON LOANS	68.41	84.19	86.15	85.28	87.80	84.73	81.31	79.26	65.44	62.83
INCOME FROM INVESTMENTS	28.50	12.89	10.31	11.63	9.16	12.29	15.93	19.00	30.43	34.12
ALL OTHER INCOME	3.09	2.92	3.54	3.08	3.04	2.97	2.76	1.75	4.13	3.06
	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
% TOTAL EXPENSES										
SALARIES	37.90	44.77	42.61	39.87	41.80	38.82	40.05	38.44	33.18	38.31
BORROWERS' INSURANCE	5.45	7.05	8.31	9.06	8.67	7.98	8.27	8.54	5.67	3.18
LIFE SAVINGS INSURANCE	2.76	8.25	7.18	7.10	5.46	5.09	5.31	3.74	2.45	1.21
ASSOCIATION FEES (LEAGUE)	.94	4.28	4.82	3.80	2.80	2.25	1.31	.90	.62	.42
SURETY BOND PREMIUM	1.65	7.15	6.14	5.19	3.84	3.44	2.19	1.56	1.19	1.00
SHARE INSURANCE PREMIUM (NCUA)	1.24	1.01	.85	1.04	1.11	1.21	1.28	1.68	1.29	1.13
EXAMINATION FEES	1.35	4.26	3.35	2.95	2.17	1.95	1.59	1.47	1.26	1.01
REPAIRS & MAINTENANCE	1.19	.19	.05	.99	.97	1.00	.62	1.18	1.18	1.42
INT. ON BORROWED MONEY	7.32	1.88	3.12	3.82	2.83	2.55	1.95	2.28	3.15	12.49
STATIONERY AND SUPPLIES	3.36	3.95	3.70	2.83	2.86	3.70	3.10	3.08	4.65	3.02
COST OF SPACE OCCUPIED	2.29	.22	.92	1.48	1.76	1.15	1.63	2.47	1.77	2.87
EDUCATION EXPENSES	1.92	.78	.40	.50	.50	1.28	.96	1.28	1.56	2.71
COLLECTION EXPENSE	.58	.23	1.15	.88	.83	.83	.92	.72	.42	.44
DEPRECIATION-FURNITURE, FIXT. & EQUIPMENT	2.62	1.10	.81	.87	1.46	1.13	1.26	2.63	3.55	3.00
EMPLOYEE BENEFITS	5.78	3.21	3.02	3.18	4.21	4.13	5.67	7.02	6.19	5.90
OTHER INSURANCE	1.73	.76	1.12	1.34	1.13	1.10	2.06	1.79	1.18	2.00
RECORDING FEES CHATTEL LIEN INS.	.05	.02	.03	.03	.02	.06	.12	.14	.03	.03
COMMUNICATION	3.11	1.06	.87	1.11	1.02	1.56	1.49	2.61	4.59	3.59
LOSSES ON SALE OF BONDS	.07				1.83					.01
CASH SHORT	.06	.98	.04	.01	.56		.02	.01	.04	.05
OTHER LOSSES	.22	.21	.02	.03	.12	.01			1.23	
BANK SERVICE CHARGE	.44	.46	.75	.32	.43	.25	.36	.53	.43	.46
REIMBURSEMENT FOR SERVICES	7.22	1.90	3.52	5.16	5.76	11.66	11.68	8.52	6.73	5.85
CONVENTIONS AND CONFERENCES	1.87	.21	1.34	1.32	1.57	2.32	2.18	2.31	3.38	1.18
SUPERVISORY COMM. & EXP.	.39		.16	.01	.16	.19	.35	.23	.67	.41
ANNUAL MEETING EXPENSE	.49	1.69	1.24	1.70	1.09	.67	.79	.66	.43	.25
MISCELLANEOUS EXPENSE	8.01	4.35	4.49	5.42	5.06	5.69	4.83	6.21	13.16	8.06
	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00

SELECTED STATE CREDIT UNION DATA: RECENT TRENDS

	12-31-81 358 Credit Unions	12-31-82 337 Credit Unions	12-31-83 313 Credit Unions	12-31-84 303 Credit Unions
Average Credit Union Membership	1,411	1,511	1,680	1,820
Total Number of Members	505,207	509,509	526,072	551,497
Per Member Share Average	$ 851	$ 907	$ 958	$ 918
Total Number of Borrowers	229,565	219,058	227,232	244,497
Total Number of Non-Borrowers	275,642	290,451	298,840	307,000
Total Percent Borrowing	45.4%	43.0%	43.2%	44.3%
Average Loan Per Borrower	$2,632	$2,815	$3,162	$2,861

SAVINGS & LOAN ASSOCIATIONS
AND
INDUSTRIAL LOAN AND THRIFT COMPANIES

SAVINGS AND LOAN CONVERSIONS

DATE	NAME AND LOCATION	
07-05-84	United Guaranty S & L Association Tullahoma, TN	Converted to Federal Charter
10-09-84	American Trust S & L Association, Inc. Hendersonville, TN	Converted to Federal Charter

SAVINGS AND LOAN CLOSED

DATE	NAME AND LOCATION
11-16-84	American Savings & Loan Association, Inc. Knoxville, TN
11-16-84	The John Sevier Savings & Loan Association of Sevierville, Inc. Sevierville, TN
11-16-84	Savannah Savings & Loan Association Savannah, TN

CONDITION OF INDIVIDUAL STATE CHARTERED SAVINGS AND LOAN ASSOCIATIONS

December 31, 1984
(In Hundreds)

NAME	CITY	TOTAL ASSETS	LOANS	DEPOSITS
Dale Hollow S & L	Livingston	11,548,758	7,559,330	10,596,153
First Fidelity S & L	Crossville	22,629,008	17,674,369	21,465,034
First Southern S & L	Nashville	7,884,901	6,128,629	6,381,065
First Valley S & L	Pikeville	19,301,388	11,462,036	17,837,252
George Washington S & L	Jonesboro	24,044,667	19,880,511	18,369,909
Germantown Trust S & L	Germantown	119,708,392	156,057,582	96,812,216
Investors S & L	Hendersonville	48,281,144	47,405,800	44,349,217
Lincoln State S & L	Mt. Carmel	77,296,982	87,494,515	69,537,401
McMinn County S & L	Athens	9,049,699	6,682,216	8,964,222
Progressive S & L	Jamestown	19,709,562	15,758,154	18,198,772
Security Trust S & L	Oak Ridge	33,220,415	27,448,547	29,232,368
Smith County S & L	Carthage	11,883,970	6,427,515	11,198,554
Tennessee S & L	Cookeville	16,542,919	10,649,174	15,393,858
United Tennessee S & L	Fayetteville	11,621,591	9,035,409	11,034,232
STATE SAVINGS AND LOAN ASSOCIATIONS TOTALS		432,723,396	429,663,787	379,368,253

RANKING OF TENNESSEE SAVINGS AND LOAN ASSOCIATIONS

December 31, 1984

(In Hundreds)

NAME OF SAVINGS AND LOAN	LOCATION	TOTAL ASSETS	1984 Rank
Leader Federal	Memphis	1,551,741,927	1
Metropolitan Federal	Nashville	916,628,700	2
Fidelity Federal	Nashville	802,755,594	3
Home Federal	Knoxville	725,017,035	4
First Federal	Chattanooga	494,820,010	5
Home Federal	Johnson City	488,759,018	6
Heritage Federal	Kingsport	460,462,518	7
Security Federal	Nashville	396,708,130	8
Inter Federal	Chattanooga	262,355,597	9
Home Federal	Memphis	252,086,265	10
New Federal	Knoxville	244,359,433	11
Cavalary Banking Federal	Murfreesboro	212,368,568	12
First Federal	Maryville	201,408,299	13
First Federal	Tullahoma	182,949,095	14
Cherokee Valley Bank	Cleveland	147,444,629	15
Liberty Federal	Paris	138,015,253	16
First Federal	Clarksville	121,021,424	17
Germantown Trust S & L*	Germantown	119,708,392	18
Valley Federal	Erwin	101,544,374	19
Elizabethton Federal	Elizabethton	101,349,388	20
Athens Federal	Athens	100,853,962	21
Morristown Federal	Morristown	99,143,482	22
Twin City Federal	Bristol	78,874,424	23
Lincoln State S & L*	Mt. Carmel	77,296,982	24
First Federal	Memphis	70,080,600	25
Commerce Federal	Morristown	67,910,108	26
First Federal	Dickson	64,707,185	27
Century Federal	Trenton	60,143,329	28
First Federal	Columbia	58,476,552	29
Frontier Federal	Dyersburg	57,518,234	30
Jefferson Federal	Morristown	48,355,069	31
Investors S & L*	Hendersonville	48,281,144	32
Citizens Federal	Rockwood	46,266,810	33
First Federal	Lafollette	45,564,943	34
Tri-County Federal	Covington	43,722,548	35
Fayetteville First Federal	Fayetteville	43,540,740	36
Maury Federal	Columbia	42,214,840	37
First Federal	Pulaski	39,238,619	38
Lawrenceburg Federal	Lawrenceburg	39,093,461	39
Highland Federal	Crossville	36,982,658	40
Security Federal	Elzabethton	35,922,407	41
Greeneville Federal	Greeneville	35,770,642	42
Security Trust S & L*	Oak Ridge	33,220,415	43
Newport Federal	Newport	32,658,789	44
First Federal	Savannah	29,888,885	45
Security Federal	McMinnville	29,501,114	46
Community Federal	Nashville	27,640,396	47

RANKING OF TENNESSEE SAVINGS AND LOAN ASSOCIATIONS

December 31, 1984

(In Hundreds)

NAME OF SAVINGS AND LOAN	LOCATION	TOTAL ASSETS	1984 RANK
American Trust S & L*	Hendersonville	26,026,759	48
Guaranty Federal	Clarksville	24,351,906	49
George Washington S & L*	Jonesboro	24,044,667	50
First Fidelity S & L*	Crossville	22,629,008	51
United Guaranty S & L*	Tullahoma	22,176,491	52
First Federal	Selmer	20,987,977	53
Volunteer Federal	Madisonville	20,431,085	54
Progressive S & L*	Jamestown	19,709,562	55
First Valley S & L*	Pikeville	19,301,388	56
Lexington First Federal	Lexington	18,525,307	57
Tennessee S & L*	Cookeville	16,542,919	58
First Federal	Waynesboro	13,849,276	59
S & L of Smith County*	Carthage	11,883,970	60
United TN S & L*	Fayetteville	11,621,591	61
Dale Hollow S & L*	Livingston	11,548,758	62
Commerce Federal	Loudon	9,823,164	63
McMinn County S & L*	Athens	9,049,699	64
First Southern S & L*	Nashville	7,884,901	65
Magnolia Federal	Knoxville	4,942,365	66
TENNESSEE SAVINGS AND LOAN ASSOCIATIONS TOTAL		9,629,702,780	

*State Chartered Savings and Loan Association

COMPOSITE ANNUAL REPORT OF INDUSTRIAL LOAN AND THRIFT COMPANIES

CALENDAR YEAR ENDING 1983
(ALL COMPANIES)

Number of Offices included in this report	388
Number of Employees in state at year end	1,509

Regulated Loan Business Profit Percentages

Rate of Return	
Average Net Receivables	$499,363,093
Net Income	$ 8,101,487
Rate of Return	1.62%
Analysis of Charges on Loans	
Charges Collected and/or Earned	$114,550,519
Average Monthly Rate Collected	1.91%
Analysis of Expense Per Account	
Average Number of Accounts Outstanding	270,983
Total Expenses	$115,384,850
Average Monthly Expense Per Account	$ 35.48

Statement of Income and Expenses

Total Operating Income	$123,486,337
Total Expenses Before Income Taxes	$109,509,741
Income Before Income Taxes	$ 13,976,596

Other Information

Interest Paid on Borrowed Funds	$ 48,503,034
Average Net Receivables	$499,363,093
Average Number of Accounts Outstanding	270,983
Number of Loans Made During Year	540,066
Dollar Volume of Loans Made During Year	486,643,325
Bad Debts	$ 8,685,887

COMPOSITE ANNUAL REPORT OF INDUSTRIAL LOAN AND THRIFT COMPANIES

CALENDAR YEAR ENDING 1983
LOANS MADE UNDER $300

Number of Offices included in this report	19
Number of Employees in state at year end	83

Regulated Loan Business Profit Percentages

Rate of Return	
Average Net Receivables	$ 2,796,372
Net Income	$ 734,022
Rate of Return	26.25%
Analysis of Charges on Loans	
Charges Collected and/or Earned	$ 2,385,674
Average Monthly Rate Collected	7.10%
Analysis of Expense Per Account	
Average Number of Accounts Outstanding	39,655
Total expenses	$ 2,060,814
Average Monthly Expense Per Account	$ 4.33

Statement of Income and Expenses

Total Operating Income	$ 2,794,840
Total Expenses Before Income Taxes	$ 2,017,574
Income Before Income Taxes	$ 777,270

Other Information

Interest Paid on Borrowed Funds	$ 56,870
Average Net Receivables	$ 2,796,372
Average Number of Accounts Outstanding	39,655
Number of Loans Made During Year	277,807
Dollar Volume of Loans Made During Year	$ 23,184,755
Bad Debts	$ 251,972

COMPOSITE ANNUAL REPORT OF INDUSTRIAL LOAN AND THRIFT COMPANIES

CALENDAR YEAR ENDING 1983
LOANS MADE OVER $300

Number of Offices included in this report	369
Number of Employees in state at year end	1,426

Regulated Loan Business Profit Percentages

Rate of Return	
Average Net Receivables	$496,566,721
Net Income	$ 7,367,465
Rate of Return	1.48%
Analysis of Charges on Loans	
Charges Collected and/or Earned	$112,164,845
Average Monthly Rate Collected	1.8%
Analysis of Expense Per Account	
Average Number of Accounts Outstanding	231,328
Total Expenses	$113,324,032
Average Monthly Expense Per Account	$ 40.82

Statement of Income and Expenses

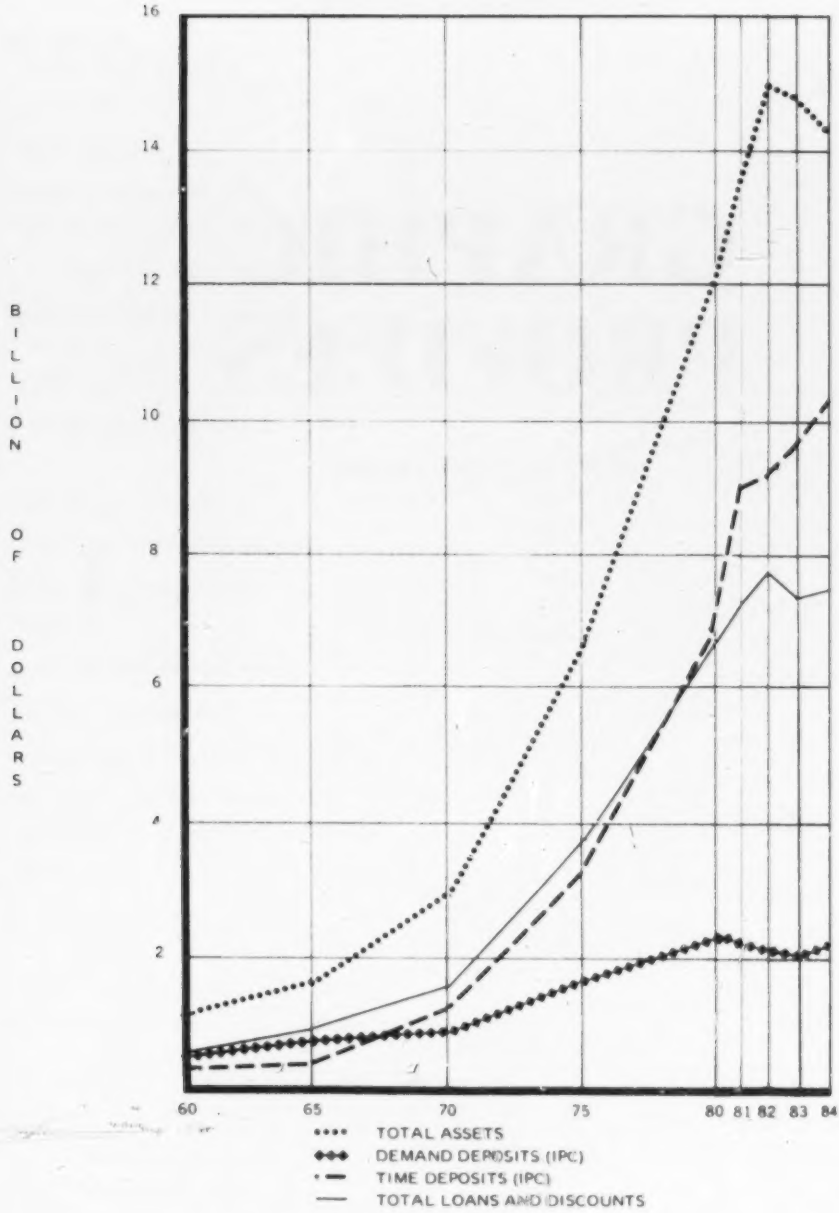
Total Operating Income	$120,691,497
Total Expenses Before Income Taxes	$107,492,167
Income Before Income Taxes	$ 13,199,330

Other Information

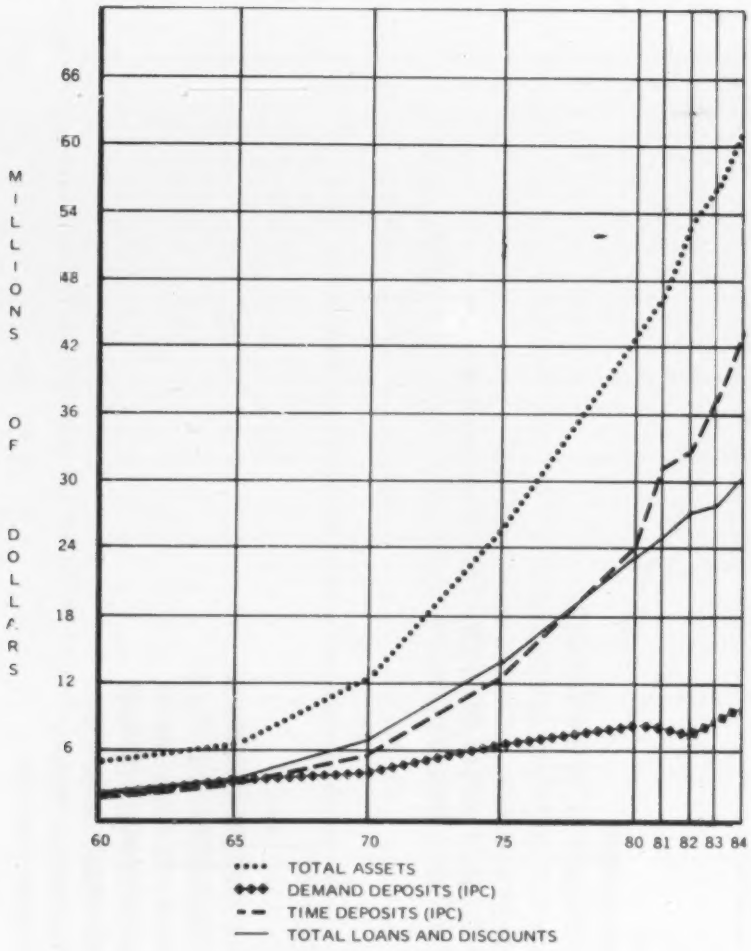
Interest Paid on Borrowed Funds	$ 48,446,164
Average Net Receivable	$496,566,721
Average Number of Accounts Outstanding	231,328
Number of Loans Made During Year	262,259
Dollar Volume of Loans Made During Year	$463,458,570
Bad Debts	$ 8,403,915

GRAPHIC PROFILES

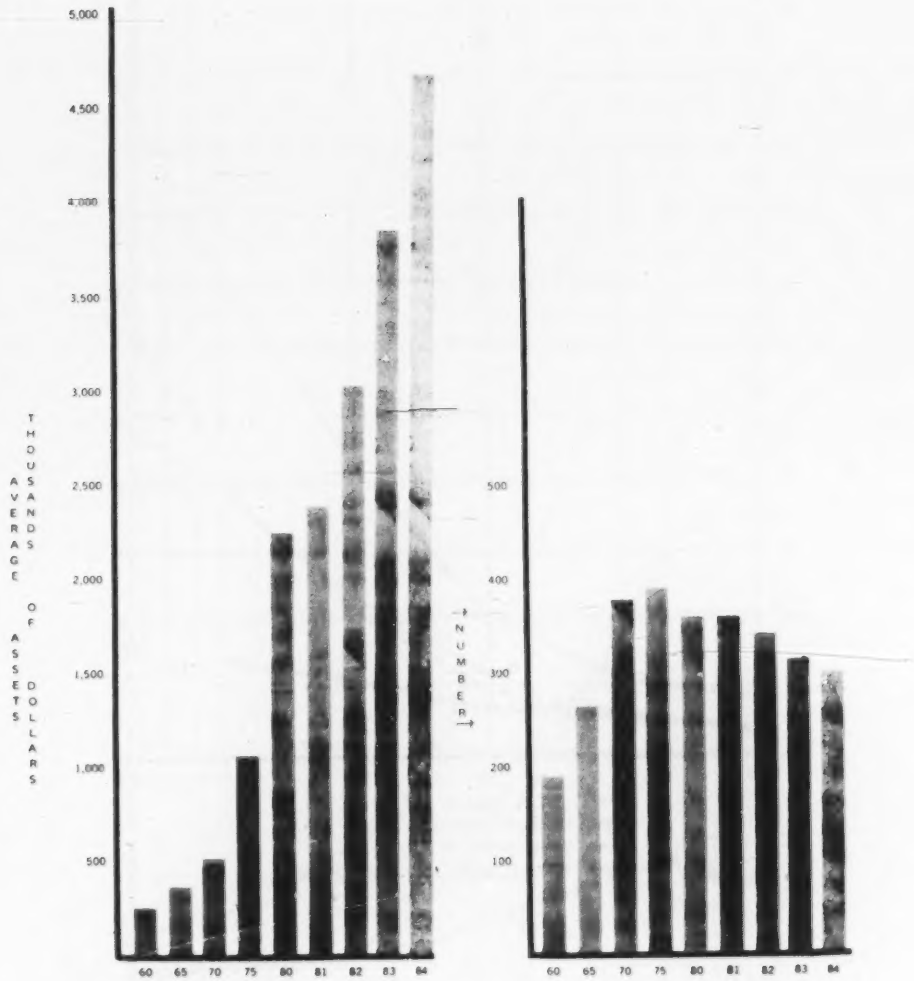
SELECTED ASSETS AND LIABILITIES OF STATE BANKS IN TENNESSEE 1960 - 1984



SELECTED ASSETS AND LIABILITIES OF AVERAGE STATE BANKS IN TENNESSEE
1960 - 1984



AVERAGE ASSETS AND NUMBER OF STATE CREDIT UNIONS IN TENNESSEE 1960 - 1984



SELECTED ASSETS AND LIABILITIES OF STATE CREDIT UNIONS IN TENNESSEE 1960 - 1984